

IMPORTANT NOTICE

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Markets Act 2000 (Financial Promotion) Order 2005 (the FPO) or (ii) is a high net worth entity falling within Article 49(2)(a) to (d) of the FPO.

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PROHIBITION OF SALES TO UK RETAIL INVESTORS

THE NOTES ARE NOT INTENDED TO, AND SHOULD NOT, BE OFFERED, SOLD OR OTHERWISE MADE AVAILABLE TO ANY RETAIL INVESTOR IN THE UNITED KINGDOM. FOR THESE PURPOSES, A RETAIL INVESTOR MEANS A PERSON WHO IS ONE (OR MORE) OF: (I) A RETAIL CLIENT AS DEFINED IN POINT (8) OF ARTICLE 2 OF REGULATION (EU) NO. 2017/565 AS IT FORMS PART OF DOMESTIC LAW BY VIRTUE OF THE EUROPEAN UNION (WITHDRAWAL) ACT 2018 (**EUWA**); (II) A CUSTOMER WITHIN THE MEANING OF THE PROVISIONS OF THE FSMA AND ANY RULES OR REGULATIONS MADE UNDER THE FSMA TO IMPLEMENT DIRECTIVE (EU) 2016/97, WHERE THAT CUSTOMER WOULD NOT QUALIFY AS A PROFESSIONAL CLIENT AS DEFINED IN POINT (8) OF ARTICLE 2(1) OF REGULATION (EU) NO. 600/2014 AS IT FORMS PART OF DOMESTIC LAW BY VIRTUE OF THE EUWA. CONSEQUENTLY, NO KEY INFORMATION DOCUMENT REQUIRED BY REGULATION (EU) NO. 1286/2014 AS IT FORMS PART OF DOMESTIC LAW BY VIRTUE OF THE EUWA (THE **UK PRIIPS REGULATION**) FOR OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO RETAIL INVESTORS IN THE UNITED KINGDOM HAS BEEN PREPARED AND THEREFORE OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO ANY RETAIL INVESTOR IN THE UNITED KINGDOM MAY BE UNLAWFUL UNDER THE UK PRIIPS REGULATION.

PROHIBITION OF SALES TO EEA RETAIL INVESTORS

THE NOTES ARE NOT INTENDED TO, AND SHOULD NOT, BE OFFERED, SOLD OR OTHERWISE MADE AVAILABLE TO ANY RETAIL INVESTOR IN THE EUROPEAN ECONOMIC AREA (THE **EEA**). FOR THESE PURPOSES, A RETAIL INVESTOR MEANS A PERSON WHO IS ONE (OR MORE) OF (I) A RETAIL CLIENT AS DEFINED IN POINT (11) OF ARTICLE 4(1) OF DIRECTIVE 2014/65/EU (**MIFID II**) OR (II) A CUSTOMER WITHIN THE MEANING OF DIRECTIVE 2016/97/EC (THE **INSURANCE DISTRIBUTION DIRECTIVE**), WHERE THAT CUSTOMER WOULD NOT QUALIFY AS A PROFESSIONAL CLIENT AS DEFINED IN POINT (10) OF ARTICLE 4(1) OF MIFID II. CONSEQUENTLY, NO KEY INFORMATION DOCUMENT REQUIRED BY REGULATION (EU) NO 1286/2014 (AS AMENDED, THE **PRIIPS REGULATION**) FOR OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO RETAIL INVESTORS IN THE EEA HAS BEEN PREPARED AND THEREFORE OFFERING OR SELLING THE NOTES OR OTHERWISE MAKING THEM AVAILABLE TO ANY RETAIL INVESTOR IN THE EEA MAY BE UNLAWFUL UNDER THE PRIIPS REGULATION.

UK MiFIR product governance / Professional investors and ECPs only target market

Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties only, as defined in the FCA Handbook Conduct of Business Sourcebook (**COBS**), and professional clients, as defined in Regulation (EU) No. 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**UK MiFIR**); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or

recommending the Notes (a **UK Distributor**) should take into consideration the manufacturers' target market assessment; however, a UK Distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the **UK MiFIR Product Governance Rules**) is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

MIFID II product governance / Professional investors and ECPs only target market

Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in Directive 2014/65/EU (as amended, **MiFID II**); and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (an **EEA Distributor**) should take into consideration the manufacturers' target market assessment; however, an EEA Distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

FINAL TERMS DATED 21 APRIL 2023
(to the Base Prospectus dated 14 April 2023)

Delamare Cards MTN Issuer plc
(incorporated in England and Wales with limited liability under registered number 6652499)
(the **Issuer**)

Issuer legal entity identifier (LEI): 635400IAJKM25WRCSE95

Tesco Personal Finance PLC
as Sponsor, Transferor, Transferor Beneficiary, Cash Manager and Servicer
(**TPF**)

TPF legal entity identifier (LEI): 213800J17G8WI3MJ5660

Securitisation transaction unique identifier: 213800J17G8WI3MJ5660N200801

Issue of Series 2023-1 Notes under
the Delamare Cards Medium Term Note Programme
(ultimately backed by trust property in the Delamare Cards Receivables Trust)

<u>Series</u>	<u>Class</u>	<u>Principal Amount</u>	<u>Interest Rate</u>	<u>Interest Payment Dates</u>	<u>Scheduled Redemption Date</u>	<u>Final Redemption Date</u>	<u>Price to public</u>
2023-1	A1	£300,000,000	Compounded Daily SONIA plus 0.80%	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	April 2026	April 2031	100%
2023-1	A2	£200,000,000	Compounded Daily SONIA plus 0.93%	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	April 2028	April 2033	100%
2023-1	A3	£200,000,000	Compounded Daily SONIA plus 0.93%	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	April 2028	April 2033	100%

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions set forth in the prospectus dated 14 April 2023 which constitutes a base prospectus for the purposes of the UK Prospectus Regulation (the **Base Prospectus**). This document constitutes the Final Terms for the purposes of the UK Prospectus Regulation and must be read in conjunction with the Base Prospectus. Full information on the Issuer and the offer of the notes is only available on the basis of the combination of these Final Terms and the Base Prospectus. The Base Prospectus is available for viewing on the website of the London Stock Exchange plc and at the specified offices of the Principal Paying Agent and copies may be obtained from the specified offices of the Principal Paying Agent.

TRANSACTION FEATURES

The following is qualified in its entirety by the Base Prospectus. Words and expressions defined in the Base Prospectus shall have the same meanings below.

NOTE SERIES

Series Number:	Series 2023-1	Series 2023-1	Series 2023-1
Class of Note:	A1	A2	A3
Issue Date:	28 April 2023	28 April 2023	28 April 2023
Issue Price:	100 per cent.	100 per cent.	100 per cent.
Ratings:	<p>The Notes to be issued are expected to be rated:</p> <ul style="list-style-type: none"> • AAA(sf) by S&P Global Ratings UK Limited; and • AAAsf by Fitch Ratings Ltd. 	<p>The Notes to be issued are expected to be rated:</p> <ul style="list-style-type: none"> • AAA(sf) by S&P Global Ratings UK Limited; and • AAAsf by Fitch Ratings Ltd. 	<p>The Notes to be issued are expected to be rated:</p> <ul style="list-style-type: none"> • AAA(sf) by S&P Global Ratings UK Limited; and • AAAsf by Fitch Ratings Ltd.
Principal Amount:	£300,000,000	£200,000,000	£200,000,000
Net Proceeds:	£299,550,000	£200,000,000	£200,000,000
Specified Currency:	Sterling	Sterling	Sterling

Specified Denominations:	£100,000 and integral multiples of £1,000 in excess thereof up to	£100,000 and integral multiples of £1,000 in excess thereof up to	£100,000 and integral multiples of £1,000 in excess thereof up to
Fixed or Floating Designation:	Floating Rate Sterling Notes (SONIA)	Floating Rate Sterling Notes (SONIA)	Floating Rate Sterling Notes (SONIA)
Scheduled Redemption Date:	Interest Payment Date falling in April 2026	Interest Payment Date falling in April 2028	Interest Payment Date falling in April 2028
Final Redemption Date:	Interest Payment Date falling in April 2031	Interest Payment Date falling in April 2033	Interest Payment Date falling in April 2033
Initial Rate (if applicable):	Not Applicable	Not Applicable	Not Applicable
Rate of Interest:	Compounded Daily SONIA plus Margin	Compounded Daily SONIA plus Margin	Compounded Daily SONIA plus Margin
Margin:	0.80 per cent. per annum	0.93 per cent. per annum	0.93 per cent. per annum
Additional Interest Margin:	Not Applicable	Not Applicable	Not Applicable
Minimum Interest Rate (if applicable):	Not Applicable	Not Applicable	Not Applicable
Maximum Interest Rate (if applicable):	Not Applicable	Not Applicable	Not Applicable
Day Count Fractions:	Actual/365	Actual/365	Actual/365
Interest Determination Date:	5 Business Days prior to the end of the relevant Interest Period	5 Business Days prior to the end of the relevant Interest Period	5 Business Days prior to the end of the relevant Interest Period

Relevant Screen Page:	Bloomberg page SONIA (or any replacement thereto)	Bloomberg page SONIA (or any replacement thereto)	Bloomberg page SONIA (or any replacement thereto)
First Interest Payment Date:	19 May 2023	19 May 2023	19 May 2023
Interest Commencement Date:	Issue Date	Issue Date	Issue Date
Floating Rate Commencement Date:	Not Applicable	Not Applicable	Not Applicable
Regular Interest Payment Dates:	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention	the 19th day of each month, in each case subject to adjustment in accordance with the Business Day Convention
Redemption Period Interest Payment Dates:	Not Applicable	Not Applicable	Not Applicable
EURIBOR/SONIA/SOFR (in the case of the first Interest Period)	SONIA	SONIA	SONIA
Reference Rate:	SONIA	SONIA	SONIA
Rate of return of a daily compound interest investment:	(with the daily Sterling overnight reference rate SONIA as the reference rate for the calculation of interest)	(with the daily Sterling overnight reference rate SONIA as the reference rate for the calculation of interest)	(with the daily Sterling overnight reference rate SONIA as the reference rate for the calculation of interest)
Redenomination, Renominalisation and Reconventioning:	Yes	Yes	Yes
Indication of Yield:	Not Applicable	Not Applicable	Not Applicable

Denomination:	£100,000 and integral multiples of £1,000 in excess thereof up to	£100,000 and integral multiples of £1,000 in excess thereof up to	£100,000 and integral multiples of £1,000 in excess thereof up to
Listing:	<p>Application for admission to the Official List and for admission to trading has been made to: FCA and the London Stock Exchange plc</p> <p>Date from which admission effective: Issue Date</p> <p>Estimated total expenses related to such admission: £1,000</p>	<p>Application for admission to the Official List and for admission to trading has been made to: FCA and the London Stock Exchange plc</p> <p>Date from which admission effective: Issue Date</p> <p>Estimated total expenses related to such admission: £1,000</p>	<p>Application for admission to the Official List and for admission to trading has been made to: FCA and the London Stock Exchange plc</p> <p>Date from which admission effective: Issue Date</p> <p>Estimated total expenses related to such admission: £1,000</p>
Screen Rate Determination:	SONIA – Overnight Rate	SONIA – Overnight Rate	SONIA – Overnight Rate
"D" for the purposes of SONIA:	Actual/365	Actual/365	Actual/365
Index Determination:	Not Applicable	Not Applicable	Not Applicable
Calculation Method:	Compounded Daily	Compounded Daily	Compounded Daily
Observation Method:	Lag	Lag	Lag
Observation Look-back Period:	5 Business Days	5 Business Days	5 Business Days
Observation Shift Period:	Not Applicable	Not Applicable	Not Applicable
Clearing System(s):	Euroclear and Clearstream, Luxembourg	Euroclear and Clearstream, Luxembourg	Euroclear and Clearstream, Luxembourg

Additional Business Centre(s):	None	None	None
Additional Financial Centre(s):	None	None	None
Business Day:	Not Applicable.	Not Applicable.	Not Applicable.
Business Day Convention:	Following Business Day Convention	Following Business Day Convention	Following Business Day Convention
Form of notes:	Registered Notes:	Registered Notes:	Registered Notes:
	Regulation S Global Note Certificates registered in the name of a nominee for a Common Safekeeper for Euroclear and Clearstream, Luxembourg (that is held under the New Safekeeping Structure (NSS))	Regulation S Global Note Certificates registered in the name of a nominee for a Common Safekeeper for Euroclear and Clearstream, Luxembourg (that is held under the New Safekeeping Structure (NSS))	Regulation S Global Note Certificates registered in the name of a nominee for a Common Safekeeper for Euroclear and Clearstream, Luxembourg (that is held under the New Safekeeping Structure (NSS))
Call Date:	None	Any Interest Payment Date on or after the Issue Date	Any Interest Payment Date on or after the Issue Date
Intended to be held in a manner which would allow Eurosystem eligibility:	Yes Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper), and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit	Yes Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper), and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit	Yes Note that the designation "yes" simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper (and registered in the name of a nominee of one of the ICSDs acting as common safekeeper), and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit

	<p>operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the European Central Bank (ECB) being satisfied that Eurosystem eligibility criteria have been met. The designation "yes" does not mean that the Eurosystem eligibility criteria have been or will be met in respect of the Notes. Each prospective investor is required to independently assess and determine the prospects of the ECB being satisfied that Eurosystem eligibility criteria are met in respect of the Notes.</p>	<p>operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the European Central Bank (ECB) being satisfied that Eurosystem eligibility criteria have been met. The designation "yes" does not mean that the Eurosystem eligibility criteria have been or will be met in respect of the Notes. Each prospective investor is required to independently assess and determine the prospects of the ECB being satisfied that Eurosystem eligibility criteria are met in respect of the Notes.</p>	<p>operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the European Central Bank (ECB) being satisfied that Eurosystem eligibility criteria have been met. The designation "yes" does not mean that the Eurosystem eligibility criteria have been or will be met in respect of the Notes. Each prospective investor is required to independently assess and determine the prospects of the ECB being satisfied that Eurosystem eligibility criteria are met in respect of the Notes.</p>
Method of distribution	Syndicated	Non-syndicated	Non-syndicated
If syndicated, names of each Joint Lead Manager and any other Managers:	Citigroup Global Markets Limited Banco Santander, S.A.	Not applicable	Not applicable
Date of Subscription Agreement	21 April 2023	21 April 2023	21 April 2023
If non-syndicated, name of relevant Dealer	Not applicable	Tesco Personal Finance plc	Tesco Personal Finance plc
ISIN:	XS2607547341	XS2607547697	XS2607547424
Common Code:	260754734	260754769	260754742
CFI Code:	DAVSFR	DAVSFR	DAVSFR

FISN:	DELAMARE CARDS/VAREMTN 20260419	DELAMARE CARDS/VAREMTN 20280419	DELAMARE CARDS/VAREMTN 20280419
CUSIP:	Not applicable	Not applicable	Not applicable
U.S. Credit Risk Retention:	Not Applicable	Not Applicable	Not Applicable
STS Notification Submitted:	Yes	Yes	Yes
STS Verification:	Prime Collateralised Securities (PCS) UK Limited	Prime Collateralised Securities (PCS) UK Limited	Prime Collateralised Securities (PCS) UK Limited

The Transferor has used the services of Prime Collateralised Securities (PCS) UK Limited as an authorised verification agent authorised under Article 28 of the UK Securitisation Regulation to assess whether the Series 2023-1 Notes comply with the UK STS Requirements and prepare an STS assessment. It is expected that the STS assessment prepared by the authorised verification agent will be available on the website of such agent (<https://www.pcsmarket.org/sts-verification-transactions/>) together with a detailed explanation of its scope at <https://www.pcsmarket.org/disclaimer>. For the avoidance of doubt, this website and the contents thereof do not form part of this Final Terms.

LOAN NOTES SUPPORTING NOTE SERIES

The notes of each Note Series will be collateralised by the corresponding Loan Note of the same class specified below (the **Related Loan Note**) which shall have the following terms as set out in the relevant loan note supplement.

Designation for the purposes of the STDCMA:	Class A1	Class A2	Class A3
Issuance Date:	28 April 2023	28 April 2023	28 April 2023
Initial Principal Amount:	£300,000,000	£200,000,000	£200,000,000
Required Subordinated Percentage (if applicable):	11.5%	11.5%	11.5%
First Monthly Period End Date:	Not Applicable	Not Applicable	Not Applicable
Distribution Date:	the 19th day of each month, in each case subject to adjustment in accordance with the Following Business Day Convention	the 19th day of each month, in each case subject to adjustment in accordance with the Following Business Day Convention	the 19th day of each month, in each case subject to adjustment in accordance with the Following Business Day Convention
First Loan Note Interest Payment Date:	19 May 2023, subject to adjustment in accordance with the Following Business Day Convention	19 May 2023, subject to adjustment in accordance with the Following Business Day Convention	19 May 2023, subject to adjustment in accordance with the Following Business Day Convention
Loan Note Interest Payment Date:	19 May 2023 and each Distribution Date thereafter up to and including the Distribution Date falling in April 2026	19 May 2023 and each Distribution Date thereafter up to and including the Distribution Date falling in April 2028	19 May 2023 and each Distribution Date thereafter up to and including the Distribution Date falling in April 2028
Loan Note Interest Period:	From, and including, a Loan Note Interest Payment Date or, for the first Loan Note Interest Period, the Issuance Date, to, but excluding, the next	From, and including, a Loan Note Interest Payment Date or, for the first Loan Note Interest Period, the Issuance Date, to, but excluding, the next	From, and including, a Loan Note Interest Payment Date or, for the first Loan Note Interest Period, the Issuance Date, to, but excluding, the next

	Loan Note Interest Payment Date	next Loan Note Interest Payment Date	next Loan Note Interest Payment Date
Loan Note Interest Rate:	Compounded Daily SONIA plus 0.80 per cent	Compounded Daily SONIA plus 0.93 per cent	Compounded Daily SONIA plus 0.93 per cent
Series Cash Reserve Account:	Applicable	Applicable	Applicable
Required Series Cash Reserve Account Amount	£6,000,000	£4,000,000	£4,000,000
Scheduled Redemption Date:	Loan Note Interest Payment Date falling in April 2026	Loan Note Interest Payment Date falling in April 2028	Loan Note Interest Payment Date falling in April 2028
Stated Monthly Accumulation Amount:	£25,000,000	£16,666,666.67	£16,666,666.67
Controlled Amortisation Loan Note:	Yes	Yes	Yes
Final Redemption Date:	Loan Note Interest Payment Date falling in April 2031	Loan Note Interest Payment Date falling in April 2033	Loan Note Interest Payment Date falling in April 2033
Additional Early Redemption Events:	None	None	None
Optional Early Redemption in full:	Not Applicable	Applicable	Applicable
Programme Reserve Account Percentage	0.50%	0.50%	0.50%
Required Accumulation Reserve Account Amount:	On any Transfer Date on or after the Accumulation Reserve Account Funding Date, 0.5 per cent. of the Outstanding Principal	On any Transfer Date on or after the Accumulation Reserve Account Funding Date, 0.5 per cent. of the Outstanding Principal	On any Transfer Date on or after the Accumulation Reserve Account Funding Date, 0.5 per cent. of the Outstanding Principal

	Amount of the Class A1 (2023-1) Loan Note as at the close of business on the last day of the preceding Monthly Period or any other amount designated by Loan Note Issuer No.1; provided, however, that if such designation is of a lesser amount, the Cash Manager has certified in writing that in its opinion, formed on the basis of due consideration, such amendment will not result in a reduction or withdrawal of each Rating Agency's then current rating of any outstanding Associated Debt with respect to such change	Amount of the Class A2 (2023-1) Loan Note as at the close of business on the last day of the preceding Monthly Period or any other amount designated by Loan Note Issuer No.1; provided, however, that if such designation is of a lesser amount, the Cash Manager has certified in writing that in its opinion, formed on the basis of due consideration, such amendment will not result in a reduction or withdrawal of each Rating Agency's then current rating of any outstanding Associated Debt with respect to such change	Amount of the Class A3 (2023-1) Loan Note as at the close of business on the last day of the preceding Monthly Period or any other amount designated by Loan Note Issuer No.1; provided, however, that if such designation is of a lesser amount, the Cash Manager has certified in writing that in its opinion, formed on the basis of due consideration, such amendment will not result in a reduction or withdrawal of each Rating Agency's then current rating of any outstanding Associated Debt with respect to such change
Additional Junior Cost Items:	None	None	None

The Loan Note will have a Loan Note Revolving Period and an Accumulation Period and may have an Amortisation Period as more fully described in the Base Prospectus.

The Weighted Average Interest Margin as of the date hereof is 0.86 per cent.

**Signed on behalf of Delamare Cards MTN
Issuer plc:**

By:



Marc Speight

.....

Duly authorised signatory

TPF TOTAL PORTFOLIO INFORMATION

The following tables show information relating to the historic performance of accounts originated using TPF's underwriting criteria. The Receivables from certain of these accounts will ultimately back the notes and comprise the Receivables Trust (the **Securitized Portfolio**).

Receivable Yield Considerations

The following table sets forth the gross revenues from finance charges and fees billed to Accounts in the TPF Total Portfolio for each of the years ended 2022, 2021, 2020, 2019, 2018, 2017, 2016, 2015, 2014, 2013 and 2012. These revenues vary for each account based on the type and volume of activity for each account. The historical yield figures in these tables are calculated on an accrual basis. Collections of Receivables included in Delamare Cards Receivables Trust will be on a cash basis and may not reflect the historical yield experience in the table. For further detail, please see the Base Prospectus.

TPF Total Portfolio Yield

	Year Ended											
	As at end Feb 2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Average Receivables Outstanding (£) ⁽¹⁾	4,027,565,439	3,767,330,962	3,312,949,345	3,805,576,710	4,559,099,649	4,593,423,999	4,155,246,764	3,759,660,703	3,643,152,781	3,566,402,265	3,150,195,182	2,571,287,971
Accrued Finance Charges and Fees (£) ⁽²⁾⁽³⁾	55,328,420	306,298,542	301,478,055	360,802,269	410,069,893	401,401,326	355,763,374	324,895,684	303,131,485	276,658,963	258,766,514	246,405,717
Yield from Finance Charges and Fees ⁽⁴⁾⁽⁶⁾	1.37%	8.13%	9.10%	9.48%	8.99%	8.74%	8.56%	8.64%	8.32%	7.76%	8.21%	9.58%
Yield from Interchange ⁽⁵⁾⁽⁶⁾	0.25%	1.61%	1.44%	1.10%	1.10%	1.11%	1.13%	1.26%	3.31%	4.76%	5.31%	6.29%
Yield from Charges, Fees and Interchange ⁽⁶⁾	1.62%	9.74%	10.54%	10.58%	10.10%	9.85%	9.70%	9.90%	11.63%	12.52%	13.53%	15.87%

Notes:

- (1) Average Receivables Outstanding is the average monthly closing account balance across each year.
- (2) Accrued Finance Charges and Fees are comprised of monthly Periodic Finance Charges and other credit card fees.
- (3) Accrued Finance Charges and Fees are presented net of adjustments made pursuant to Tesco Personal Finance PLC's normal servicing procedures, including removal of incorrect or disputed monthly Periodic Finance Charges.
- (4) Yield from Finance Charges and Fees is the result of dividing the annualised Accrued Finance Charges and Fees by the Average Receivables Outstanding for the period.
- (5) Yield from Interchange is the result of dividing annualised revenue attributable to Interchange received during the period by Average Receivables Outstanding for the period. The amount of Interchange for each of the periods indicated above has been estimated.
- (6) All data is presented on an annualised basis (however, data in respect of the year 2023 is presented by reference to data up to end of February 2023).

Delinquency and Loss Experience

The following tables set forth the delinquency and loss experience for each of the periods shown for the TPF Total Portfolio of credit card accounts. The TPF Total Portfolio's delinquency and loss experience is comprised of segments which may, when taken individually, have delinquency and loss characteristics different from those of the overall TPF Total Portfolio of credit card accounts. Because the Securitised Portfolio is only a portion of the TPF Total Portfolio, actual delinquency and loss experience with respect to the Receivables comprised therein may be different from that set forth below for the TPF Total Portfolio. There can be no assurance that the delinquency and loss experience for the Securitised Portfolio in the future will be similar to the historical experience of the TPF Total Portfolio set forth below. For further detail, please see the Base Prospectus.

Delinquency and Loss Experience

TPF Total Portfolio

	As at end February 2023		As at end December 2022		As at end December 2021		As at end December 2020		As at end December 2019		As at end December 2018	
	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables
Receivables outstanding	4,062,107,727	100.00	4,100,470,750	100.00	3,476,450,245	100.00	3,529,537,990	100.00	4,530,053,357	100.00	4,780,208,758	100.00
Receivables delinquent	36		34									
Up to 29 days	30,406,774	0.75	32,711,385	0.80	23,381,922	0.67	26,732,911	0.76	39,102,158	0.86	44,880,125	0.94
30-59 days ..	14,232,662	0.35	14,491,013	0.35	12,497,126	0.36	17,987,982	0.51	21,237,917	0.47	21,051,783	0.44
60-89 days ..	12,614,571	0.31	14,058,045	0.34	10,763,580	0.31	12,436,368	0.35	18,672,454	0.41	18,835,019	0.39
90-119 days	10,762,917	0.26	12,039,989	0.29	10,004,965	0.29	11,935,230	0.34	17,677,094	0.39	15,475,281	0.32
120-149 days	12,408,620	0.31	9,114,176	0.22	9,255,388	0.27	10,697,263	0.30	15,619,268	0.34	12,797,353	0.27
150-179 days	11,121,383	0.27	8,768,456	0.21	9,139,451	0.26	6,819,968	0.19	15,194,992	0.34	12,193,454	0.26
180-209 days	8,178,298	0.20	7,663,328	0.19	8,789,797	0.25	6,904,746	0.20	14,556,301	0.32	10,609,476	0.22
210-239 days	8,069,657	0.20	7,563,367	0.18	7,518,275	0.22	8,413,140	0.24	14,056,833	0.31	10,102,051	0.21
240-269 days	7,069,102	0.17	6,608,967	0.16	6,468,032	0.19	12,786,403	0.36	12,372,535	0.27	8,273,772	0.17
270-299 days	7,262,220	0.18	6,602,783	0.16	6,343,839	0.18	12,954,695	0.37	13,197,795	0.29	8,729,098	0.18
300-329 days	5,686,784	0.14	5,942,787	0.14	5,991,502	0.17	12,657,213	0.36	12,464,211	0.28	8,069,068	0.17
330 Days + .	5,217,665	0.13	4,579,426	0.11	5,362,297	0.15	8,661,353	0.25	8,232,579	0.18	6,526,809	0.14
Up to Date	3,929,077,074	96.73	3,970,327,029	96.83	3,360,934,072	96.68	3,380,550,717	95.78	4,327,669,219	95.53	4,602,665,471	96.29
Total 180 days or more delinquent	41,483,726	1.02	38,960,658	0.95	40,473,742	1.16	62,377,550	1.77	74,880,254	1.65	52,310,273	1.09
Total 30 days or more delinquent	102,623,879	2.53	97,432,337	2.38	92,134,252	2.65	122,254,362	3.46	163,281,980	3.60	132,663,163	2.78

	As at end December 2017		As at end December 2016		As at end December 2015		As at end December 2014		As at end December 2013		As at end December 2012	
	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables	Receivables (£)	% of Total Receivables
Receivables outstanding	4,528,834,176	100.00	4,048,773,916	100.00	3,761,811,228	100.00	3,740,716,093	100.00	3,568,767,411	100.00	2,890,432,979	100.00
Receivables delinquent												
Up to 29 days	32,753,893	0.72	26,916,396	0.66	25,875,828	0.69	20,933,923	0.56	28,744,254	0.81	36,821,184	1.27
30-59 days	16,199,307	0.36	12,267,107	0.30	10,423,900	0.28	9,963,646	0.27	10,177,572	0.29	12,480,287	0.43
60-89 days	12,735,745	0.28	10,306,858	0.25	9,632,720	0.26	8,448,896	0.23	9,894,626	0.28	10,801,454	0.37
90-119 days	11,748,941	0.26	9,333,340	0.23	8,285,257	0.22	8,340,172	0.22	9,841,034	0.28	9,864,868	0.34
120-149 days	10,466,421	0.23	8,218,376	0.20	7,477,086	0.20	7,050,458	0.19	9,063,415	0.25	8,812,066	0.30
150-179 days	9,839,114	0.22	7,668,285	0.19	7,409,555	0.20	7,282,788	0.19	9,301,811	0.26	8,645,845	0.30
180-209 days	9,093,827	0.20	7,067,422	0.17	6,455,016	0.17	6,230,670	0.17	7,457,332	0.21	8,072,996	0.28
210-239 days	8,627,490	0.19	6,792,115	0.17	6,204,029	0.16	6,281,659	0.17	7,166,090	0.20	7,943,828	0.27
240-269 days	7,710,808	0.17	6,363,223	0.16	6,051,191	0.16	5,946,392	0.16	6,490,774	0.18	7,493,424	0.26
270-299 days	7,796,796	0.17	6,318,117	0.16	6,271,527	0.17	5,987,150	0.16	6,763,389	0.19	6,745,239	0.23
300-329 days	7,535,564	0.17	5,890,781	0.15	5,422,146	0.14	5,535,853	0.15	5,531,040	0.15	5,909,889	0.20
330 Days +	6,042,433	0.13	4,814,666	0.12	4,188,313	0.11	3,814,800	0.10	3,651,862	0.10	4,304,464	0.15
Up to Date	4,388,283,836	96.90	3,936,817,228	97.23	3,658,114,660	97.24	3,644,899,686	97.44	3,454,684,211	96.80	2,762,537,434	95.58
Total 180 days or more delinquent	46,806,919	1.03	37,246,325	0.92	34,592,222	0.92	33,796,524	0.90	37,060,488	1.04	40,469,841	1.40
Total 30 days or more delinquent	107,796,447	2.38	85,040,292	2.10	77,820,739	2.07	74,882,485	2.00	85,338,945	2.39	91,074,361	3.15

Notes:

- (1) The Receivables outstanding on the Accounts consist of all amounts due from cardholders as posted to the Accounts as of the end of the period shown.
- (2) Amounts may not add up to total due to rounding.

Gross Charge-Off Experience

TPF Total Portfolio

	Year Ended											
	As at end February 2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Average Receivables Outstanding (£)	4,027,565,439	3,767,330,962	3,312,949,345	3,805,576,710	4,559,099,649	4,593,423,999	4,155,246,764	3,759,660,703	3,643,152,781	3,566,402,265	3,150,195,182	2,571,287,971
Average Accounts Outstanding	3,592,923	3,478,280	3,325,494	3,438,893	3,584,628	3,601,164	3,485,733	3,446,173	3,540,303	3,278,131	2,940,653	2,550,912
Total Gross Charge-Offs (£)	9,403,027	66,835,677	105,624,895	142,791,860	110,014,600	101,766,055	67,917,659	66,749,942	53,785,404	60,432,729	61,580,733	60,205,026
Total Gross Charge-Offs as a % of Average Receivable Outstanding	0.23	17	31	37	24	22	16	18	15	17	19	24
Recoveries (£)	1,513,051	8,602,897	10,497,735	8,493,570	8,968,222	13,727,872	15,372,471	17,828,027	19,774,134	20,496,421	20,083,581	20,117,556
Total Net Charge-Offs (£)	7,889,977	58,232,780	95,127,160	134,298,291	101,046,378	88,038,183	52,545,188	48,921,915	34,011,270	39,936,308	41,497,152	40,087,470
Total Net Charge-Offs as a % of Average Receivables Outstanding	0.20	15	29	35	22	20	13	13	10	12	13	16
Total Number of Accounts Charged-Off	3,640	23,568	35,883	50,939	41,345	35,845	22,330	22,922	19,063	21,087	20,431	19,325
Total Number of Accounts Charged-Off as a % of Average Accounts Outstanding	0.10	0.7	1.1	1.5	1.1	1.0	0.6	0.7	0.6	0.7	0.7	0.8
Average Net Charge-Off Amount (£)	2,168	2,471	2,651	2,636	2,444	2,456	2,353	2,134	1,784	1,894	2,031	2,074

Notes:

- (1) Average Receivables Outstanding is the average of the monthly Receivables balance during the period indicated.
- (2) Total Gross Charge-Offs are total principal and interest Charge-Offs and do not include the amount of any reductions in Average Receivables Outstanding due to fraud, returned goods, customer disputes or other miscellaneous Credit Adjustments.
- (3) All percentages shown above are annualised (however, percentages shown in respect of the year 2023 are presented by reference to data up to end of February 2023).

Maturity Assumptions

The following table sets forth the highest and lowest cardholder monthly payment rates for the TPF Total Portfolio during any month in the periods shown and the average cardholder monthly payment rates for all months during the periods shown, in each case calculated as a percentage of total opening monthly account balances during the periods shown. Payment rates shown in the table are based on amounts which would be deemed payments of Principal Receivables and Finance Charge Receivables with respect to the related credit card accounts.

Cardholder Monthly Payment Rates

TPF Total Portfolio

	Year ended											
	As at February 2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Lowest Monthly Payment Rate	35.84%	37.52%	31.06%	26.10%	28.39%	27.44%	29.72%	34.36%	33.17%	33.38%	36.14%	42.61%
Highest Monthly Payment Rate	43.70%	47.15%	45.49%	38.79%	36.90%	36.17%	37.24%	38.37%	40.84%	42.44%	45.04%	51.13%
Monthly Average	39.77%	42.23%	40.92%	33.45%	32.93%	32.61%	33.19%	35.97%	37.54%	37.47%	40.46%	46.65%

Notes:

- (1) Payment Rate is the result of dividing the sums of all payments received in the month by the outstanding balance at the start of the month.
- (2) Lowest Monthly Payment Rate is the lowest monthly payment rate within the calendar year.
- (3) Highest Monthly Payment Rate is the highest monthly payment rate within the calendar year.
- (4) Monthly Average Payment Rate is the average monthly payment rate over the calendar year.

RECEIVABLES INFORMATION

As at 28 February 2023 (the Cut-Off Date)

Except where specified otherwise below, the following tables summarise the Securitised Portfolio by various criteria as of the close of business on the Cut-Off Date. Because the future composition of the Securitised Portfolio may change over time, these tables are not necessarily indicative of the composition of the Securitised Portfolio at any time subsequent to the Cut-Off Date (or such earlier date as may be specified below).

Composition by Account Balance Securitised Portfolio

Account Balance Range	Total Number of Accounts	Percentage of Total Number of Accounts	Receivables (£)	Percentage of Total Receivables
Credit Balance	230,849	11.06%	-7,986,882.65	-0.3%
No Balance	348,834	16.71%	-	0.0%
£0.01—£5,000.00	1,355,577	64.95%	1,773,867,459.94	60.6%
£5,000.01—£10,000.00.....	128,509	6.16%	878,069,876.46	30.0%
£10,000.01—£15,000.00.....	21,480	1.03%	252,729,655.26	8.6%
£15,000.01—£20,000.00.....	1,759	0.08%	27,940,751.82	1.0%
£20,000.01—£25,000.00.....	18	0.00%	384,692.74	0.0%
£25,000.01 or more.....	6	0.00%	167,160.10	0.0%
Total	2,087,032	100.0%	2,925,172,713.67	100.0%
Average Account Balance (£)	1,043.91			

Notes:

Amounts may not add up to total due to rounding

The aggregate outstanding principal balance of all receivables to a single borrower does not exceed 2% of the aggregate outstanding principal balance of all receivables as of the Cut-Off Date

**Composition by Credit Limit
Securitized Portfolio**

Credit Limit Range	Total Number of Accounts	Percentage of Total Number of Accounts	Receivables (£)	Percentage of Total Receivables
Less than £5,000.00	686,087	32.9%	461,180,734.07	15.8%
£5,000.00—£9,999.99.....	977,312	46.8%	1,305,152,062.69	44.6%
£10,000.00—£14,999.99.....	356,961	17.1%	887,191,925.75	30.3%
£15,000.00—£19,999.99.....	65,651	3.1%	267,813,701.10	9.2%
£20,000.00—£24,999.99.....	720	0.0%	2,620,452.10	0.1%
£25,000.00 or more.....	301	0.0%	1,213,837.96	0.0%
Total	2,087,032	100.0%	2,925,172,713.67	100.0%
Average Credit Limit (£)	6,513.20			
Weighted Average Credit Limit⁽¹⁾ (£)	8,960.57			

Notes:

⁽¹⁾ Weighted by balance

Amounts may not add up to total due to rounding

**Composition by Period of Delinquency
Securitised Portfolio**

Period of Delinquency (Days Contractually Delinquent)	Total Number of Accounts	Percentage of Total Number of Accounts	Receivables (£)	Percentage of Total Receivables
Not Delinquent	2,059,692	98.7%	2,826,391,370.85	96.6%
Up to 29 Days.....	6,771	0.3%	20,912,122.53	0.7%
30 to 59 Days.....	2,771	0.1%	10,003,734.16	0.3%
60 to 89 Days.....	2,381	0.1%	9,086,315.64	0.3%
90 or More Days	15,417	0.7%	58,779,170.49	2.0%
Total	2,087,032	100.0%	2,925,172,713.67	100.0%

Notes:

Amounts may not add up to total due to rounding

**Composition by Account Age
Securitised Portfolio**

<u>Account Age</u>	<u>Total Number of Accounts</u>	<u>Percentage of Total Number of Accounts</u>	<u>Receivables (£)</u>	<u>Percentage of Total Receivables</u>
Not more than 1 year.....	-	0.0%	-	0.0%
Over 1 to 2 Years.....	-	0.0%	-	0.0%
Over 2 to 3 Years.....	8,645	0.4%	11,210,929.40	0.4%
Over 3 to 4 Years.....	89,956	4.3%	117,548,776.71	4.0%
Over 4 to 8 Years.....	467,079	22.4%	752,548,454.84	25.7%
Over 8 Years.....	1,521,352	72.9%	2,043,864,552.72	69.9%
Total	2,087,032	100.0%	2,925,172,713.67	100.0%

Notes:

Amounts may not add up to total due to rounding

**Geographic Distribution of Accounts
Securitized Portfolio**

Region	Total Number of Accounts	Percentage of Total Number of Accounts	Receivables (£)	Percentage of Total Receivables
East Anglia	287,541	13.8%	418,442,744.60	14.3%
East Midlands	150,308	7.2%	211,374,197.14	7.2%
Greater London	161,105	7.7%	229,900,935.63	7.9%
North East	54,763	2.6%	74,456,137.71	2.5%
North West	207,542	9.9%	278,762,421.34	9.5%
Northern Ireland	49,478	2.4%	66,896,480.45	2.3%
Scotland	166,422	8.0%	227,089,197.85	7.8%
South East Exl. London	363,448	17.4%	532,242,882.20	18.2%
South West	222,077	10.6%	305,369,241.14	10.4%
Wales	124,961	6.0%	170,197,429.64	5.8%
West Midlands	154,011	7.4%	214,299,476.07	7.3%
Yorks and Humberside	136,844	6.6%	184,619,334.05	6.3%
Unknown	8,532	0.4%	11,522,235.85	0.4%
Total	2,087,032	100.0%	2,925,172,713.67	100.0%

Notes:

Amounts may not add up to total due to rounding

**Composition by Payment Behaviour
Securitised Portfolio**

Payment Behaviour	Total Number of Accounts	Percentage of Total Number of Accounts	Receivables (£)	Percentage of Total Receivables
Accounts with minimum payment made.....	161,428	7.7%	582,618,652.75	19.9%
Accounts with full payment made	870,730	41.7%	891,945,396.60	30.5%
Accounts with other or no payments made	1,053,787	50.5%	1,450,608,664.32	49.6%
Total	2,085,945	100.0%	2,925,172,713.67	100.0%

Notes:

Table only includes accounts with a balance outstanding on the previous statement date

Amounts may not add up to total due to rounding

Performance on a Monthly Basis Securitised Portfolio

	Month ended												
	Aug-2015	Sept-2015	Oct-2015	Nov-2015	Dec-2015	Jan-2016	Feb-2016	Mar-2016	Apr-2016	May-2016	Jun-2016	Jul-2016	Aug-2016
Principal Receivables Outstanding (£)	2,830,448,800	2,799,086,784	2,735,918,310	2,808,111,772	2,797,114,748	2,670,258,135	2,629,528,282	2,610,843,565	2,615,982,493	2,610,849,908	2,617,305,818	2,590,134,190	2,595,563,235
Total Receivables Outstanding (£)	2,870,121,849	2,839,644,173	2,775,626,979	2,848,376,975	2,836,509,187	2,712,086,055	2,671,221,505	2,650,178,146	2,656,262,965	2,649,891,745	2,657,547,037	2,630,638,033	2,635,782,889
Net Losses as % of Principal Receivables Outstanding	1.24%	0.99%	1.26%	1.50%	1.44%	1.41%	1.21%	1.55%	1.10%	1.53%	1.40%	1.34%	1.54%
Percentage of Total Receivables Delinquent 30+ Days	2.12%	2.12%	2.17%	2.12%	2.05%	2.16%	2.18%	2.19%	2.22%	2.22%	2.24%	2.09%	2.08%
Gross Yield	12.70%	13.17%	13.18%	13.86%	11.94%	14.22%	12.68%	13.07%	11.82%	12.74%	11.91%	15.17%	13.03%
Receivables Principal Payment Rate	40.91%	40.23%	41.25%	41.38%	43.96%	39.89%	41.23%	42.42%	39.06%	43.77%	40.72%	40.52%	44.33%
Percentage of accounts making minimum monthly payment	7.77%	7.69%	7.49%	7.28%	7.33%	7.79%	7.42%	6.42%	6.31%	6.27%	6.23%	6.22%	6.14%
Percentage of accounts making full payment	29.01%	28.99%	28.75%	28.49%	28.08%	29.35%	29.56%	29.33%	29.28%	29.08%	28.74%	28.52%	28.40%

	Month ended												
	Sept-2016	Oct-2016	Nov-2016	Dec-2016	Jan-2017	Feb-2017	Mar-2017	Apr-2017	May-2017	Jun-2017	Jul-2017	Aug-2017	Sept-2017
Principal Receivables Outstanding (£)	2,576,905,800	2,578,773,200	2,662,238,275	2,665,600,330	2,537,198,792	2,529,294,608	2,474,696,493	2,545,142,003	2,513,047,448	2,504,115,433	2,494,484,827	2,494,474,070	2,491,261,720
Total Receivables Outstanding (£)	2,617,959,746	2,618,968,295	2,703,011,973	2,706,063,050	2,578,202,851	2,571,938,432	2,514,139,861	2,587,591,932	2,553,553,389	2,545,091,990	2,534,694,850	2,535,390,751	2,533,732,996
Net Losses as % of Principal Receivables Outstanding	1.21%	1.53%	1.03%	1.42%	1.05%	1.35%	1.57%	1.20%	1.76%	1.37%	1.30%	1.31%	1.38%
Percentage of Total Receivables Delinquent 30+ Days	2.13%	2.16%	2.11%	2.13%	2.26%	2.28%	2.34%	2.34%	2.35%	2.25%	2.30%	2.34%	2.38%
Gross Yield	12.31%	13.43%	12.55%	11.89%	12.17%	11.63%	13.23%	11.13%	13.23%	12.21%	13.04%	12.48%	11.96%
Receivables Principal Payment Rate	40.88%	42.21%	40.80%	42.29%	44.83%	37.27%	44.35%	37.06%	45.69%	41.21%	43.41%	42.33%	39.57%
Percentage of accounts making minimum monthly payment	6.12%	6.03%	5.95%	6.05%	6.16%	5.79%	5.94%	5.74%	5.81%	5.75%	5.73%	5.63%	5.64%
Percentage of accounts making full payment	28.30%	28.32%	28.29%	27.80%	28.05%	28.10%	28.92%	28.80%	28.93%	28.48%	28.38%	28.33%	28.28%

	Month ended												
	Oct-2017	Nov-2017	Dec-2017	Jan-2018	Feb-2018	Mar-2018	Apr-2018	May-2018	Jun-2018	Jul-2018	Aug-2018	Sept-2018	Oct-2018
Principal Receivables Outstanding (£)	2,472,922,738	3,638,409,276	3,639,986,176	3,497,734,318	3,490,486,934	3,431,546,077	3,476,599,395	3,457,510,860	3,457,462,971	3,394,936,589	3,365,902,361	3,400,812,655	3,330,222,240
Total Receivables Outstanding (£)	2,513,678,888	3,685,870,888	3,688,417,034	3,545,835,955	3,541,335,913	3,479,244,070	3,525,447,045	3,506,019,262	3,508,627,832	3,444,810,749	3,416,263,635	3,456,221,594	3,378,567,985
Net Losses as % of Principal Receivables Outstanding	1.59%	1.28%	0.97%	1.10%	0.98%	1.30%	0.38%	0.94%	0.80%	1.28%	1.23%	1.23%	1.50%
Percentage of Total Receivables Delinquent 30+ Days	2.38%	1.85%	1.94%	1.92%	2.02%	2.12%	2.01%	2.08%	2.20%	2.31%	2.29%	2.35%	2.35%
Gross Yield	13.36%	11.92%	9.74%	13.41%	9.84%	11.17%	11.22%	10.95%	10.23%	11.83%	11.58%	9.48%	12.43%
Receivables Principal Payment Rate	44.31%	46.14%	33.24%	38.67%	31.79%	36.38%	35.75%	37.57%	34.99%	39.88%	37.61%	31.54%	40.48%
Percentage of accounts making minimum monthly payment	5.56%	7.79%	7.88%	7.88%	7.45%	7.41%	7.16%	7.12%	7.02%	6.98%	6.77%	6.60%	6.27%
Percentage of accounts making full payment	28.25%	25.54%	25.29%	25.14%	25.22%	25.26%	25.18%	25.08%	24.89%	24.84%	24.50%	24.55%	24.29%

	Month ended												
	Nov-2018	Dec-2018	Jan-2019	Feb-2019	Mar-2019	Apr-2019	May-2019	Jun-2019	Jul-2019	Aug-2019	Sept-2019	Oct-2019	Nov-2019
Principal Receivables Outstanding (£)	3,399,473,801	3,376,580,352	3,210,802,722	3,182,157,904	3,106,137,044	3,183,070,569	3,124,758,912	3,138,055,607	3,086,250,648	3,787,457,962	3,748,981,157	3,670,029,979	3,691,645,053
Total Receivables Outstanding (£)	3,452,879,155	3,429,292,270	3,263,492,773	3,237,563,499	3,158,742,127	3,236,260,989	3,176,465,666	3,192,985,244	3,138,007,381	3,847,827,934	3,809,664,776	3,729,056,151	3,752,733,404
Net Losses as % of Principal Receivables Outstanding	1.46%	1.86%	1.69%	1.77%	1.96%	1.87%	1.78%	1.64%	2.12%	1.85%	1.74%	1.86%	1.86%
Percentage of Total Receivables Delinquent 30+ Days	2.43%	2.53%	2.58%	2.68%	2.83%	2.81%	2.88%	2.95%	2.97%	2.47%	2.55%	2.69%	2.76%
Gross Yield	11.73%	11.05%	15.39%	10.33%	11.66%	11.78%	11.95%	10.36%	12.91%	11.61%	10.85%	12.70%	10.33%
Receivables Principal Payment Rate	36.21%	37.91%	38.96%	33.43%	37.98%	39.37%	41.05%	35.32%	43.69%	38.48%	34.90%	35.48%	32.84%
Percentage of accounts making minimum monthly payment	6.06%	6.10%	6.17%	5.79%	5.73%	5.52%	5.46%	5.33%	5.26%	6.79%	6.78%	6.56%	6.40%
Percentage of accounts making full payment	24.12%	23.87%	23.97%	24.00%	24.04%	23.99%	23.89%	23.76%	23.78%	22.70%	22.84%	22.71%	22.70%

	Month ended												
	Dec-2019	Jan-2020	Feb-2020	Mar-2020	Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020	Sep-2020	Oct-2020	Nov-2020	Dec-2020
Principal Receivables Outstanding (£)	3,697,903,591	3,520,198,349	3,462,737,583	3,244,627,777	2,884,375,208	3,043,104,343	3,097,586,034	3,504,956,757	3,529,338,811	3,470,502,950	3,372,925,548	3,368,285,766	3,302,814,972
Total Receivables Outstanding (£)	3,756,766,274	3,578,484,540	3,523,053,492	3,301,696,087	2,942,796,094	3,104,320,784	3,158,252,063	3,568,255,206	3,592,754,090	3,534,254,635	3,434,968,054	3,429,604,540	3,361,888,521
Net Losses as % of Principal Receivables Outstanding	2.58%	1.37%	1.49%	1.86%	1.59%	1.20%	1.92%	1.46%	1.21%	-0.55%	2.22%	2.34%	3.23%
Percentage of Total Receivables Delinquent 30+ Days	2.78%	2.53%	2.68%	3.00%	3.65%	3.68%	3.40%	2.77%	2.64%	2.66%	2.76%	2.74%	2.84%
Gross Yield	11.56%	13.69%	10.28%	11.81%	10.32%	11.26%	11.93%	12.05%	11.45%	13.48%	11.20%	11.26%	11.36%
Receivables Principal Payment Rate	38.04%	37.73%	32.48%	36.27%	29.76%	25.43%	28.11%	31.57%	31.69%	32.49%	33.96%	35.20%	36.87%
Percentage of accounts making minimum monthly payment	6.37%	6.32%	5.89%	5.78%	5.81%	5.79%	5.36%	5.15%	6.06%	6.05%	5.86%	5.66%	5.57%
Percentage of accounts making full payment	22.63%	22.41%	22.71%	22.71%	21.90%	21.34%	20.63%	20.96%	21.08%	21.48%	21.48%	21.63%	21.62%

	Month ended												
	Jan-2021	Feb-2021	Mar-2021	Apr-2021	May-2021	Jun-2021	Jul-2021	Aug-2021	Sep-2021	Oct-2021	Nov-2021	Dec-2021	Jan-2022
Principal Receivables Outstanding (£)	2,991,684,338	2,959,523,826	2,929,375,163	2,984,586,868	3,022,002,124	3,068,166,866	3,039,714,919	3,064,624,237	3,069,478,074	3,038,626,843	3,135,668,545	3,058,098,705	2,926,850,609
Total Receivables Outstanding (£)	3,051,013,404	3,019,414,605	2,982,077,998	3,038,008,222	3,073,642,465	3,120,432,554	3,090,583,015	3,114,407,198	3,119,731,492	3,088,718,987	3,184,639,428	3,105,484,986	2,974,049,799
Net Losses as % of Principal Receivables Outstanding	1.94%	2.16%	2.62%	2.36%	1.62%	1.20%	0.98%	1.64%	1.74%	1.54%	2.17%	1.92%	2.05%
Percentage of Total Receivables Delinquent 30+ Days	2.77%	2.84%	2.81%	2.75%	2.77%	2.80%	2.56%	2.57%	2.58%	2.64%	2.53%	2.59%	2.67%
Gross Yield	11.18%	10.78%	13.72%	11.07%	11.89%	10.96%	13.13%	11.70%	11.07%	10.94%	12.07%	11.30%	13.32%
Receivables Principal Payment Rate	33.59%	29.53%	39.30%	36.05%	39.99%	39.91%	41.77%	44.27%	42.38%	41.79%	45.49%	44.83%	43.59%
Percentage of accounts making minimum monthly payment	5.46%	5.04%	4.91%	4.74%	4.68%	4.68%	4.64%	4.60%	4.60%	4.53%	4.45%	4.54%	4.51%
Percentage of accounts making full payment	21.35%	21.48%	21.37%	21.46%	21.54%	21.55%	21.35%	21.40%	21.45%	21.50%	21.50%	21.15%	20.80%

	Month ended													
	Feb-2022	Mar-2022	Apr-2022	May-2022	Jun-2022	Jul-2022	Aug-2022	Sep-2022	Oct-2022	Nov-2022	Dec-2022	Jan-2023	Feb-2023	
Principal Receivables Outstanding (£)	2,966,812,451	2,940,022,909	3,009,543,872	3,003,221,037	3,037,333,709	3,037,205,781	3,033,966,004	2,988,480,261	2,929,714,476	3,034,227,042	2,996,482,856	2,851,649,953	2,880,750,086	
Total Receivables Outstanding (£)	3,015,730,698	2,984,307,924	3,055,951,527	3,047,241,435	3,082,381,321	3,082,634,189	3,078,047,839	3,033,129,672	2,971,823,987	3,076,896,084	3,038,979,884	2,893,497,254	2,925,172,714	
Net Losses as % of Principal Receivables Outstanding	1.56%	1.91%	1.57%	2.02%	1.50%	1.89%	1.98%	1.88%	2.07%	1.71%	1.71%	1.58%	1.66%	
Percentage of Total Receivables Delinquent 30+ Days	2.58%	2.55%	2.51%	2.43%	2.38%	2.37%	2.35%	2.38%	2.48%	2.46%	2.52%	2.68%	2.66%	
Gross Yield	10.62%	12.55%	10.43%	12.17%	11.47%	10.86%	12.14%	11.05%	11.73%	11.11%	10.62%	11.55%	10.58%	
Receivables Principal Payment Rate	38.39%	47.35%	42.30%	49.50%	44.88%	44.31%	49.31%	44.93%	46.29%	44.79%	45.67%	48.87%	41.42%	
Percentage of accounts making minimum monthly payment	4.29%	4.28%	4.14%	4.16%	4.14%	4.13%	4.06%	4.03%	3.98%	3.94%	3.96%	3.95%	3.77%	
Percentage of accounts making full payment	20.95%	21.03%	21.14%	21.07%	20.94%	20.74%	20.72%	20.68%	20.71%	20.69%	20.49%	20.31%	20.35%	

Notes:

- (1) Principal Receivables Outstanding represent the closing balance of Principal Receivables at the period end.
- (2) Total Receivables Outstanding represent the closing balance of all Receivables at the period end.
- (3) Net Losses are charged-off Principal Receivables minus Recoveries.
- (4) Receivables Principal Payment Rate is the result of dividing the principal collections received in the month by the opening balance of Principal Receivables at the start of that month.

Verification of data

The Transferor has caused a sample of the Receivables (including the data disclosed in respect of those Receivables) to be externally verified by an appropriate and independent third party. The Securitised Portfolio as at the Cut-Off Date has been subject to an agreed upon procedures review on a representative sample of Receivables selected from the Securitised Portfolio as at the Cut-Off Date (as well as an agreed upon procedures review, amongst other things, of the conformity of Receivables in the Portfolio with certain of the eligibility criteria (where applicable)) conducted by a third-party and completed on or about 28 April 2023 with respect to the Securitised Portfolio as at the Cut-Off Date (the **AUP Report**). The independent third party has verified that the stratification tables disclosed in these final terms in respect of the Receivables are accurate. The Transferor has reviewed the reports of such independent third parties and is of the opinion that there were no significant adverse findings in such reports. The third parties undertaking such reviews only have obligations to the parties to the engagement letters governing the performance of the agreed upon procedures subject to the limitations and exclusions contained therein.

STATIC POOL DATA

The following tables present yield from finance charge, principal payment rate and total Receivables balance for Receivables included in the Securitised Portfolio. In each case, the information is organised by calendar year of account origination ("**Year of Account Origination**") for each monthly period. For purposes of clarification, as at the Issue Date, no accounts originated after 2020 are included in the Securitised Portfolio.

Yield from Finance Charge

<u>Year of Account Origination</u>	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Pre-2012	9.55%	9.57%	9.52%	9.47%	9.40%	9.31%	9.35%	9.26%	9.05%
2012	0.46%	0.55%	1.26%	2.04%	2.57%	3.00%	3.20%	3.29%	3.47%
2013	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2014									
2015									
2016									
2017									
2018									
2019									
2020									
2021									
2022									
2023									

<u>Year of Account Origination</u>	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Pre-2012	9.55%	9.72%	9.49%	9.22%	9.18%	9.03%	9.23%	9.43%	9.40%	9.40%	9.33%	9.10%
2012	4.12%	4.72%	5.27%	6.24%	7.24%	7.50%	7.96%	8.08%	9.12%	11.04%	12.24%	11.82%
2013	0.00%	0.00%	0.94%	1.04%	0.92%	0.97%	1.31%	1.88%	3.08%	3.46%	3.67%	3.99%
2014	0.00%	0.00%	0.00%	0.00%	0.16%	0.69%	1.20%	1.26%	1.26%	1.26%	1.26%	1.30%
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
Pre-2012	9.50%	9.69%	9.56%	9.43%	9.53%	9.35%	9.35%	9.51%	9.45%	9.37%	9.29%	9.09%
2012	11.79%	11.66%	11.37%	11.15%	11.22%	10.79%	10.58%	10.69%	10.46%	10.22%	10.11%	9.93%
2013	4.45%	5.41%	6.30%	6.92%	7.98%	9.22%	9.90%	9.98%	9.80%	9.70%	9.80%	9.93%
2014	1.01%	1.18%	1.34%	1.42%	1.62%	2.07%	2.25%	2.67%	3.29%	3.55%	3.96%	4.67%
2015	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Pre-2012	9.49%	9.56%	9.35%	9.13%	9.08%	8.98%	9.09%	9.08%	9.17%	9.04%	8.82%	8.58%
2012	10.12%	10.03%	9.70%	9.47%	9.61%	9.43%	9.53%	9.49%	9.59%	9.41%	9.43%	9.23%
2013	10.34%	10.26%	10.07%	10.33%	10.50%	10.24%	10.21%	10.09%	10.07%	9.82%	9.71%	9.57%
2014	5.30%	5.26%	5.33%	6.05%	6.98%	7.60%	8.47%	9.33%	9.38%	9.50%	10.12%	10.50%
2015	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2016	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
Pre-2012	8 88%	8 87%	8 97%	8 97%	9 03%	9 07%	9 12%	9 07%	9 22%	9 14%	8 96%	8 74%
2012	9 45%	9 32%	9 56%	9 54%	9 90%	9 87%	9 96%	9 81%	10 14%	10 00%	10 08%	9 86%
2013	9 69%	9 48%	9 60%	9 57%	9 95%	9 92%	10 05%	9 93%	10 33%	10 20%	10 32%	10 11%
2014	10 87%	10 52%	10 42%	10 26%	10 69%	11 01%	11 22%	11 32%	11 24%	10 98%	11 16%	10 88%
2015	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	9 03%	9 33%
2016	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	2 46%	2 84%
2017	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	1 96%	2 05%
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
Pre-2012	9 18%	9 20%	9 08%	8 90%	8 82%	8 83%	8 94%	9 03%	8 95%	8 81%	8 56%	8 41%
2012	10 29%	10 27%	10 21%	10 14%	10 11%	10 10%	10 20%	10 27%	10 15%	10 04%	9 80%	9 71%
2013	10 59%	10 57%	10 53%	10 49%	10 52%	10 52%	10 59%	10 70%	10 61%	10 55%	10 32%	10 22%
2014	11 20%	11 09%	10 90%	10 90%	10 91%	10 87%	10 96%	11 05%	10 96%	10 91%	10 69%	10 61%
2015	10 25%	10 42%	10 39%	10 28%	10 67%	10 88%	11 02%	11 18%	11 07%	10 98%	10 67%	10 50%
2016	3 24%	3 61%	3 90%	4 19%	4 39%	4 72%	5 05%	5 38%	5 95%	6 35%	6 65%	6 91%
2017	2 17%	2 28%	2 41%	2 55%	2 74%	2 95%	3 28%	3 51%	3 78%	4 03%	4 13%	4 39%
2018	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
Pre-2012	8 81%	8 87%	8 78%	8 52%	8 48%	8 46%	8 45%	8 47%	8 50%	8 53%	8 38%	8 18%
2012	10 05%	10 06%	10 02%	9 83%	9 79%	9 75%	9 76%	9 71%	9 73%	9 74%	9 63%	9 51%
2013	10 52%	10 52%	10 49%	10 28%	10 31%	10 31%	10 33%	10 56%	10 62%	10 65%	10 55%	10 47%
2014	10 89%	10 89%	10 85%	10 72%	10 79%	10 80%	10 85%	11 34%	11 37%	11 42%	11 29%	11 15%
2015	10 86%	10 85%	10 78%	10 54%	10 55%	10 48%	10 47%	11 03%	11 03%	11 06%	10 97%	10 82%
2016	7 36%	7 65%	8 11%	8 40%	8 67%	8 63%	8 63%	9 04%	9 45%	9 62%	9 79%	9 86%
2017	4 77%	5 17%	5 42%	5 62%	5 91%	6 41%	6 96%	6 67%	6 95%	7 16%	7 42%	7 88%
2018	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	3 37%	3 73%	4 06%	4 35%	4 77%
2019	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	1 68%	1 94%	2 18%	2 31%	2 43%
2020												
2021												
2022												
2023												
<u>Year of Account Origination</u>	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Pre-2012	8 47%	8 49%	8 65%	9 49%	9 73%	8 97%	8 21%	7 86%	7 72%	7 71%	7 57%	7 53%
2012	9 79%	9 82%	9 89%	10 36%	10 47%	10 01%	9 45%	9 30%	9 20%	9 28%	9 16%	9 15%
2013	10 69%	10 67%	10 72%	11 06%	11 09%	10 80%	10 35%	10 43%	10 33%	10 40%	10 34%	10 34%
2014	11 44%	11 41%	11 46%	11 76%	11 90%	11 63%	11 11%	11 14%	10 98%	11 02%	10 95%	11 02%
2015	11 08%	11 12%	11 13%	11 51%	11 69%	11 42%	10 91%	11 22%	11 09%	11 19%	11 11%	11 17%
2016	10 35%	10 47%	10 54%	10 86%	11 21%	11 03%	10 49%	10 71%	10 62%	10 67%	10 62%	10 73%
2017	8 61%	8 90%	9 12%	9 33%	9 77%	10 01%	9 79%	10 21%	10 27%	10 40%	10 48%	10 73%
2018	5 13%	5 38%	5 60%	5 90%	6 43%	6 67%	6 68%	7 67%	8 14%	8 57%	8 78%	9 12%
2019	2 60%	2 92%	3 45%	3 74%	3 31%	3 57%	3 63%	3 48%	3 87%	4 26%	4 64%	5 06%
2020	0 00%	0 00%	0 00%	0 00%	0 50%	0 80%	1 00%	1 03%	1 17%	1 24%	1 28%	1 37%
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Pre-2012	7.97%	8.11%	7.76%	7.33%	6.97%	6.60%	6.63%	6.57%	6.55%	6.53%	6.34%	6.35%
2012	9.38%	9.43%	9.34%	8.98%	8.81%	8.53%	8.50%	8.39%	8.46%	8.39%	8.21%	8.20%
2013	10.45%	10.40%	10.43%	10.15%	9.99%	9.68%	9.69%	9.55%	9.62%	9.65%	9.41%	9.34%
2014	10.89%	10.91%	11.02%	10.81%	10.69%	10.42%	10.40%	10.24%	10.32%	10.29%	10.06%	10.05%
2015	11.30%	11.03%	11.20%	10.97%	10.83%	10.51%	10.53%	10.35%	10.42%	10.39%	10.21%	10.15%
2016	10.71%	10.43%	10.75%	10.56%	10.47%	10.12%	10.12%	9.90%	10.00%	9.97%	9.77%	9.72%
2017	10.91%	10.76%	11.44%	11.17%	11.06%	10.71%	10.71%	10.41%	10.52%	10.49%	10.27%	10.17%
2018	9.47%	9.35%	10.18%	10.55%	10.69%	10.69%	11.03%	11.26%	11.54%	11.64%	11.27%	11.08%
2019	5.58%	5.66%	6.28%	7.01%	7.61%	7.77%	8.04%	8.21%	8.68%	9.19%	9.77%	10.41%
2020	1.45%	1.72%	1.94%	2.07%	2.61%	3.44%	4.19%	4.48%	4.63%	4.74%	4.77%	5.55%
2021												
2022												
2023												
<u>Year of Account Origination</u>	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
Pre-2012	6.82%	6.68%	6.50%	6.32%	6.26%	6.27%	6.25%	6.27%	6.41%	6.43%	6.18%	6.07%
2012	8.56%	8.51%	8.40%	8.17%	8.11%	8.10%	8.10%	8.17%	8.28%	8.29%	8.13%	8.05%
2013	9.71%	9.58%	9.49%	9.36%	9.34%	9.27%	9.27%	9.29%	9.41%	9.46%	9.34%	9.32%
2014	10.37%	10.25%	10.15%	10.02%	10.04%	9.98%	10.00%	10.01%	10.10%	10.22%	10.08%	10.05%
2015	10.48%	10.35%	10.27%	10.15%	10.15%	10.05%	10.06%	10.07%	10.19%	10.27%	10.15%	10.15%
2016	9.98%	9.92%	9.86%	9.75%	9.78%	9.70%	9.69%	9.68%	9.73%	9.86%	9.80%	9.79%
2017	10.33%	10.22%	10.14%	10.04%	10.04%	9.97%	9.91%	9.88%	9.92%	10.03%	9.99%	10.03%
2018	11.22%	10.99%	10.87%	10.73%	10.74%	10.65%	10.57%	10.55%	10.59%	10.69%	10.62%	10.62%
2019	10.97%	10.82%	10.74%	10.74%	10.98%	10.88%	10.80%	10.73%	10.75%	10.80%	10.67%	10.61%
2020	6.79%	7.44%	7.27%	7.11%	7.29%	8.96%	10.73%	11.72%	11.46%	11.09%	10.84%	10.67%
2021												
2022												
2023												

Year of Account Origination	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
Pre-2012	6.48%	6.71%										
2012	8.44%	8.87%										
2013	9.68%	10.14%										
2014	10.40%	10.92%										
2015	10.51%	10.99%										
2016	10.12%	10.62%										
2017	10.30%	10.84%										
2018	10.96%	11.48%										
2019	10.94%	11.33%										
2020	10.80%	11.11%										
2021												
2022												
2023												

Yield from finance charges and fees includes interest income, late fees, forex fees, credit insurance, card protection insurance, overlimit fees, cash advance fees, ATM fees, balance transfer fees, and other fees related to credit cards. The yield percentage for each monthly period is calculated by dividing the result by the Average Principal Receivables balance at the end of the performance period. Volatility in the yield percentage is driven primarily by variations in the number of collection days and weekend collection days during the performance period; the more collection days there are, the higher the value of payments received, and the higher the reported yield.

Net Charge Off

<u>Year of Account Origination</u>	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Pre-2012	2.75%	2.52%	2.49%	2.92%	1.37%	-1.12%	1.49%	1.49%	1.84%
2012	0.05%	0.25%	0.30%	0.78%	0.46%	0.37%	0.62%	0.54%	0.69%
2013									
2014									
2015									
2016									
2017									
2018									
2019									
2020									
2021									
2022									
2023									

<u>Year of Account Origination</u>	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Pre-2012	1.35%	1.35%	1.97%	1.51%	1.57%	1.35%	1.84%	1.48%	1.92%	1.46%	2.56%	2.74%
2012	0.98%	0.84%	1.62%	1.24%	1.70%	1.64%	2.31%	1.75%	2.61%	2.84%	4.01%	4.51%
2013			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%	0.41%	0.48%
2014					0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.29%	0.28%
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
Pre-2012	1.26%	-0.34%	-0.53%	1.09%	1.07%	1.08%	0.98%	1.10%	0.64%	0.98%	1.16%	0.83%
2012	2.32%	0.36%	2.92%	1.92%	2.47%	3.13%	2.59%	2.54%	2.57%	2.84%	2.99%	2.71%
2013	0.04%	-0.03%	0.42%	0.35%	0.51%	1.10%	1.33%	1.44%	1.75%	1.91%	2.35%	2.08%
2014	0.00%	0.02%	0.01%	0.00%	0.05%	0.17%	0.26%	0.20%	0.39%	0.36%	0.42%	0.27%
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Pre-2012	-3.01%	0.90%	0.99%	0.52%	0.82%	0.70%	-3.72%	0.77%	0.52%	-0.05%	0.37%	0.76%
2012	0.75%	2.21%	2.86%	1.92%	2.55%	2.23%	-0.03%	2.54%	1.88%	1.87%	1.87%	2.50%
2013	1.93%	1.76%	2.64%	2.16%	2.08%	1.82%	1.29%	2.77%	2.00%	2.27%	2.47%	2.81%
2014	0.76%	1.15%	1.38%	1.20%	1.77%	1.73%	1.85%	1.75%	1.95%	2.62%	2.59%	2.71%
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
Pre-2012	0.70%	0.43%	0.92%	0.59%	0.90%	0.60%	0.41%	0.62%	0.73%	0.86%	0.22%	0.71%
2012	2.54%	2.37%	2.73%	2.21%	2.76%	2.12%	1.12%	2.08%	1.98%	1.94%	0.92%	2.33%
2013	2.09%	2.43%	2.94%	2.04%	3.23%	2.32%	2.05%	2.54%	2.25%	2.98%	1.72%	2.03%
2014	2.52%	2.69%	3.46%	2.20%	2.91%	2.54%	2.58%	2.61%	2.76%	3.87%	2.31%	2.74%
2015											0.00%	0.00%
2016											0.00%	0.00%
2017											0.00%	0.00%
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
Pre-2012	-3.08%	0.64%	0.88%	0.41%	-0.31%	0.33%	0.61%	0.34%	0.50%	0.42%	0.08%	0.82%
2012	-1.04%	2.41%	3.22%	1.77%	0.34%	1.64%	2.11%	1.18%	2.34%	2.50%	0.62%	2.58%
2013	-0.35%	2.30%	3.55%	1.92%	0.80%	1.91%	2.67%	1.63%	2.15%	2.05%	0.97%	3.27%
2014	0.85%	2.36%	3.61%	1.80%	1.03%	2.08%	2.72%	2.14%	2.75%	2.71%	1.40%	2.98%
2015	0.07%	0.16%	0.09%	0.05%	0.07%	0.24%	1.09%	1.13%	2.16%	2.22%	1.44%	2.99%
2016	0.06%	0.06%	0.02%	0.05%	0.07%	0.04%	0.81%	0.82%	1.08%	1.98%	0.94%	2.55%
2017	0.20%	0.08%	0.11%	0.03%	0.03%	0.05%	0.70%	1.00%	0.96%	1.41%	1.13%	2.15%
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
Pre-2012	-5.82%	0.70%	0.93%	0.83%	0.76%	0.70%	0.92%	0.51%	0.79%	-1.26%	1.01%	1.40%
2012	-1.64%	2.18%	2.01%	2.31%	1.72%	1.59%	2.46%	1.14%	2.13%	1.15%	2.37%	4.07%
2013	0.40%	1.84%	2.38%	2.09%	2.82%	2.19%	3.30%	1.23%	2.85%	1.74%	2.79%	4.27%
2014	1.18%	2.91%	2.79%	3.36%	3.22%	2.11%	3.70%	2.21%	3.27%	2.55%	3.73%	3.78%
2015	2.56%	2.72%	2.90%	3.07%	3.23%	3.09%	3.20%	2.41%	3.69%	3.16%	3.01%	4.37%
2016	2.01%	2.32%	3.40%	2.43%	3.04%	3.02%	3.16%	3.15%	3.43%	3.56%	3.84%	6.17%
2017	1.65%	2.06%	2.18%	2.55%	2.94%	3.12%	3.48%	2.37%	1.89%	2.36%	2.52%	4.05%
2018								0.00%	0.00%	0.00%	0.00%	0.00%
2019								0.00%	0.00%	0.00%	0.00%	0.00%
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Pre-2012	-1.59%	0.94%	0.93%	0.90%	1.18%	1.39%	1.29%	1.27%	1.17%	1.18%	0.81%	1.48%
2012	-2.47%	1.89%	2.03%	2.00%	2.05%	2.99%	1.80%	2.29%	2.84%	3.22%	1.64%	3.48%
2013	-3.23%	2.51%	3.22%	1.98%	2.08%	3.05%	3.21%	2.72%	3.22%	2.36%	2.94%	3.71%
2014	-2.64%	2.35%	3.20%	2.64%	2.76%	3.14%	3.21%	3.03%	3.86%	3.52%	3.67%	4.78%
2015	-0.19%	3.09%	2.65%	2.68%	3.09%	3.22%	2.42%	4.35%	3.01%	3.30%	3.34%	5.21%
2016	0.20%	2.56%	3.78%	3.07%	3.84%	3.99%	4.51%	3.72%	4.17%	4.28%	3.55%	5.33%
2017	0.54%	2.16%	3.21%	2.48%	2.80%	2.75%	2.72%	2.81%	3.71%	4.66%	4.12%	5.76%
2018	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.48%	2.01%	2.74%	2.62%	4.05%
2019	0.00%	0.09%	0.19%	0.04%	0.14%	0.00%	0.00%	0.10%	0.56%	0.72%	0.66%	1.57%
2020						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Pre-2012	0.21%	1.30%	1.43%	1.26%	0.73%	0.51%	-1.00%	0.49%	0.60%	0.46%	0.77%	0.70%
2012	0.00%	2.00%	2.24%	2.75%	1.73%	0.76%	-2.73%	1.19%	1.16%	0.69%	2.50%	1.17%
2013	-0.03%	2.35%	2.69%	2.40%	1.43%	0.61%	-2.47%	1.38%	1.54%	1.82%	2.09%	2.19%
2014	0.06%	3.03%	3.83%	2.77%	2.25%	1.26%	-2.86%	1.89%	1.83%	1.52%	2.41%	2.02%
2015	0.26%	2.48%	3.43%	3.05%	2.03%	1.34%	-1.74%	2.18%	1.90%	2.22%	2.94%	2.50%
2016	1.14%	3.52%	3.83%	3.00%	2.04%	1.36%	-3.46%	2.45%	2.87%	2.91%	3.14%	3.18%
2017	1.12%	3.27%	4.62%	3.95%	2.55%	1.88%	-1.56%	3.02%	3.76%	2.90%	4.74%	3.75%
2018	1.88%	2.41%	2.82%	2.31%	1.55%	1.32%	-0.03%	3.42%	3.37%	2.58%	4.33%	3.51%
2019	0.60%	0.73%	1.14%	1.10%	0.89%	0.77%	0.23%	2.11%	2.16%	2.68%	2.63%	3.11%
2020	0.00%	0.00%	0.00%	0.00%	0.14%	0.15%	0.17%	0.76%	0.82%	1.01%	1.08%	0.91%
2021												
2022												
2023												
<u>Year of Account Origination</u>	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
Pre-2012	-0.84%	0.61%	0.71%	0.50%	0.65%	0.11%	0.57%	0.62%	0.55%	0.48%	0.46%	0.44%
2012	-2.37%	0.97%	1.47%	1.06%	1.49%	1.20%	1.04%	1.52%	1.33%	1.40%	1.63%	1.01%
2013	-1.69%	0.85%	1.63%	1.66%	1.97%	1.03%	1.76%	1.66%	1.96%	1.93%	1.29%	1.55%
2014	-0.60%	1.99%	1.99%	1.98%	1.78%	1.39%	2.48%	1.80%	2.19%	2.21%	2.25%	1.87%
2015	-0.64%	1.54%	2.84%	1.91%	2.31%	2.68%	2.53%	2.40%	2.34%	2.73%	1.88%	2.56%
2016	-0.44%	1.91%	2.24%	2.01%	3.43%	2.81%	2.65%	2.79%	2.16%	3.09%	2.52%	2.50%
2017	1.52%	2.52%	3.68%	3.02%	3.93%	3.42%	3.93%	3.77%	3.64%	3.91%	3.40%	3.93%
2018	3.70%	3.66%	3.58%	3.10%	4.52%	3.27%	4.34%	4.68%	4.38%	4.11%	3.44%	3.53%
2019	2.91%	3.09%	3.38%	2.21%	4.71%	4.30%	4.10%	4.68%	4.09%	4.77%	3.35%	3.51%
2020	1.72%	2.66%	2.19%	2.63%	2.09%	2.23%	3.31%	2.97%	2.96%	5.44%	4.17%	3.64%
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-23	Feb-23
Pre-2012	0.57%	0.44%
2012	0.67%	0.89%
2013	1.68%	1.27%
2014	1.82%	1.54%
2015	1.61%	1.91%
2016	2.33%	2.03%
2017	3.13%	3.20%
2018	2.91%	3.47%
2019	2.89%	3.34%
2020	3.77%	3.21%
2021		
2022		
2023		

Net losses for a performance period is calculated as Principal Receivables charged off during the performance period less recoveries received on previously charged off accounts during the performance period, all divided by the Principal Receivables balance as of the beginning of the performance period. The resultant figure is then annualised.

Net charge offs reported in Sep-13, Feb-15, Mar-15, Jan-16, Jul-16, Oct-16, Jan-18, May-18, Jan-19, Oct-19, Jan-20, Jan-21, Jul-21, Jan-22 and Jun-22 report negative in some vintages and below trend for others. This is due to TPF's sale of previously charged off receivables to a third party where the sale recovery proceeds were received by Delamare Cards Receivables Trustee Ltd in accordance with the terms of the respective Call Option Agreements.

30+ days Delinquencies

<u>Year of Account Origination</u>	Apr-2013	May-2013
Pre 2012	3.76%	3.70%
2012	0.60%	0.68%
2013		
2014		
2015		
2016		
2017		
2018		
2019		
2020		
2021		
2022		
2023		

<u>Year of Account Origination</u>	Jun-2013	Jul-2013	Aug-2013	Sept-2013	Oct-2013	Nov-2013	Dec-2013	Jan-2014	Feb-2014	Mar-2014	Apr-2014	May-2014	Jun-2014
Pre 2012	3.56%	3.50%	3.48%	3.41%	3.43%	3.30%	3.17%	3.34%	3.31%	3.25%	3.14%	3.10%	3.07%
2012	0.80%	0.89%	1.04%	1.19%	1.38%	1.55%	1.68%	1.95%	2.18%	2.39%	2.66%	2.83%	2.93%
2013										0.00%	0.07%	0.08%	0.12%
2014												0.00%	0.03%
2015													
2016													
2017													
2018													
2019													
2020													
2021													
2022													
2023													

<u>Year of Account Origination</u>	Jul-2014	Aug-2014	Sept-2014	Oct-2014	Nov-2014	Dec-2014	Jan-2015	Feb-2015	Mar-2015	Apr-2015	May-2015	Jun-2015	Jul-2015
Pre 2012	2.98%	2.92%	2.84%	2.81%	2.58%	2.40%	2.49%	2.45%	2.38%	2.33%	2.28%	2.21%	2.20%
2012	3.07%	3.26%	3.43%	3.59%	3.58%	3.53%	3.77%	3.89%	3.86%	3.96%	3.87%	3.79%	3.84%
2013	0.21%	0.32%	0.45%	0.59%	0.75%	0.88%	1.12%	1.35%	1.60%	1.89%	2.12%	2.30%	2.45%
2014	0.09%	0.17%	0.24%	0.37%	0.43%	0.50%	0.16%	0.22%	0.32%	0.44%	0.54%	0.67%	0.78%
2015													
2016													
2017													

2018
2019
2020
2021
2022
2023

<u>Year of Account Origination</u>	Aug-2015	Sept-2015	Oct-2015	Nov-2015	Dec-2015	Jan-2016	Feb-2016	Mar-2016	Apr-2016	May-2016	Jun-2016	Jul-2016	Aug-2016
Pre 2012	2.14%	2.08%	2.09%	1.98%	1.86%	1.94%	1.92%	1.88%	1.89%	1.87%	1.86%	1.70%	1.67%
2012	3.77%	3.73%	3.71%	3.59%	3.41%	3.50%	3.53%	3.51%	3.53%	3.50%	3.49%	3.23%	3.19%
2013	2.55%	2.73%	2.86%	2.89%	2.89%	3.03%	3.13%	3.23%	3.31%	3.35%	3.46%	3.30%	3.25%
2014	0.91%	1.07%	1.24%	1.42%	1.62%	1.87%	2.08%	2.28%	2.48%	2.63%	2.79%	2.83%	3.01%
2015													
2016													
2017													
2018													
2019													
2020													
2021													
2022													
2023													

<u>Year of Account Origination</u>	Sept-2016	Oct-2016	Nov-2016	Dec-2016	Jan-2017	Feb-2017	Mar-2017	Apr-2017	May-2017	Jun-2017	Jul-2017	Aug-2017	Sept-2017
Pre 2012	1.69%	1.70%	1.63%	1.64%	1.74%	1.74%	1.77%	1.75%	1.75%	1.68%	1.71%	1.73%	1.74%
2012	3.27%	3.29%	3.28%	3.26%	3.33%	3.41%	3.51%	3.55%	3.52%	3.38%	3.48%	3.50%	3.57%
2013	3.41%	3.43%	3.47%	3.45%	3.55%	3.59%	3.66%	3.79%	3.73%	3.58%	3.71%	3.83%	3.98%
2014	3.19%	3.42%	3.53%	3.73%	3.98%	4.21%	4.39%	4.58%	4.66%	4.48%	4.58%	4.75%	4.89%
2015													
2016													
2017													
2018													
2019													
2020													
2021													
2022													
2023													

<u>Year of Account Origination</u>	Oct-2017	Nov-2017	Dec-2017	Jan-2018	Feb-2018	Mar-2018	Apr-2018	May-2018	Jun-2018	Jul-2018	Aug-2018	Sept-2018	Oct-2018
Pre 2012	1.74%	1.66%	1.66%	1.56%	1.59%	1.61%	1.48%	1.48%	1.49%	1.52%	1.49%	1.50%	1.48%
2012	3.59%	3.68%	3.69%	3.48%	3.55%	3.57%	3.25%	3.25%	3.31%	3.36%	3.29%	3.30%	3.14%
2013	3.97%	3.92%	4.07%	3.87%	3.99%	3.98%	3.53%	3.52%	3.73%	3.79%	3.72%	3.69%	3.64%
2014	4.91%	4.20%	4.29%	4.12%	4.26%	4.33%	4.02%	4.04%	4.29%	4.35%	4.25%	4.37%	4.33%
2015		1.04%	1.47%	1.85%	2.19%	2.64%	2.66%	2.99%	3.36%	3.69%	3.71%	3.90%	3.90%

2016	0.57%	0.78%	1.01%	1.24%	1.53%	1.70%	1.98%	2.34%	2.68%	2.78%	3.07%	3.16%
2017	0.61%	0.79%	1.02%	1.21%	1.49%	1.60%	1.83%	2.17%	2.43%	2.45%	2.70%	2.91%
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account</u> <u>Origination</u>	Nov-2018	Dec-2018	Jan-2019	Feb-2019	Mar-2019	Apr-2019	May-2019	Jun-2019	Jul-2019	Aug-2019	Sept-2019	Oct-2019	Nov-2019
Pre 2012	1.48%	1.53%	1.57%	1.62%	1.69%	1.63%	1.67%	1.68%	1.69%	1.69%	1.74%	1.78%	1.73%
2012	3.18%	3.24%	3.36%	3.47%	3.59%	3.50%	3.58%	3.69%	3.65%	3.66%	3.71%	3.78%	3.79%
2013	3.78%	3.84%	3.88%	4.00%	4.24%	4.28%	4.31%	4.36%	4.22%	3.99%	4.03%	4.13%	4.18%
2014	4.52%	4.68%	4.56%	4.76%	5.00%	4.95%	4.99%	5.19%	5.19%	4.51%	4.58%	4.72%	4.77%
2015	4.12%	4.30%	4.17%	4.33%	4.54%	4.64%	4.74%	4.85%	4.88%	4.27%	4.35%	4.44%	4.63%
2016	3.47%	3.75%	3.90%	4.21%	4.43%	4.74%	4.86%	5.12%	5.24%	5.21%	5.33%	5.56%	5.76%
2017	3.24%	3.54%	3.60%	3.91%	4.26%	4.65%	4.95%	5.29%	5.55%	3.33%	3.53%	3.96%	4.45%
2018										0.00%	0.08%	0.44%	0.85%
2019										0.00%	0.03%	0.24%	0.46%
2020													
2021													
2022													
2023													

<u>Year of Account</u> <u>Origination</u>	Dec-2019	Jan-2020	Feb-2020	Mar-2020	Apr-2020	May-2020	Jun-2020	Jul-2020	Aug-2020	Sep-2020	Oct-2020	Nov-2020	Dec-2020
Pre 2012	1.71%	1.56%	1.61%	1.80%	2.30%	2.45%	2.12%	1.83%	1.67%	1.61%	1.63%	1.56%	1.59%
2012	3.58%	3.13%	3.23%	3.51%	4.09%	4.34%	3.93%	3.57%	3.31%	3.26%	3.21%	3.10%	3.09%
2013	4.13%	3.63%	3.78%	3.98%	4.60%	4.89%	4.61%	4.12%	3.52%	3.43%	3.55%	3.46%	3.58%
2014	4.79%	4.06%	4.24%	4.62%	5.31%	5.68%	5.34%	4.91%	4.62%	4.53%	4.56%	4.40%	4.40%
2015	4.57%	4.06%	4.24%	4.60%	5.23%	5.55%	5.20%	4.88%	4.07%	4.11%	4.24%	4.20%	4.23%
2016	5.67%	4.88%	5.27%	5.55%	6.25%	6.32%	5.98%	5.48%	4.74%	4.72%	4.82%	4.79%	4.84%
2017	4.68%	4.37%	4.81%	5.32%	6.18%	5.84%	5.70%	5.49%	4.78%	4.91%	5.13%	5.21%	5.46%
2018	1.23%	1.56%	1.94%	2.47%	3.16%	3.03%	3.17%	3.17%	2.63%	2.99%	3.31%	3.53%	3.91%
2019	0.64%	0.85%	1.07%	1.43%	1.91%	1.36%	1.45%	1.57%	0.96%	1.16%	1.43%	1.67%	1.91%
2020						0.00%	0.04%	0.11%	0.04%	0.16%	0.26%	0.36%	0.50%
2021													
2022													
2023													

Year of Account
Origination

	Jan-2021	Feb-2021	Mar-2021	Apr-2021	May-2021	Jun-2021	Jul-2021	Aug-2021	Sep-2021	Oct-2021	Nov-2021	Dec-2021	Jan-2022
Pre 2012	1.68%	1.65%	1.53%	1.41%	1.34%	1.29%	1.20%	1.19%	1.16%	1.18%	1.08%	1.10%	1.14%
2012	2.90%	2.89%	2.71%	2.62%	2.56%	2.53%	2.30%	2.24%	2.25%	2.37%	2.15%	2.27%	2.34%
2013	3.37%	3.39%	3.35%	3.26%	3.26%	3.31%	2.99%	2.97%	2.95%	2.94%	2.83%	2.84%	2.85%
2014	4.03%	4.07%	4.02%	3.97%	3.94%	3.92%	3.47%	3.50%	3.50%	3.57%	3.50%	3.54%	3.48%
2015	3.89%	3.96%	3.94%	3.88%	3.88%	3.97%	3.66%	3.64%	3.68%	3.75%	3.61%	3.64%	3.79%
2016	4.42%	4.50%	4.36%	4.42%	4.44%	4.64%	4.20%	4.13%	4.12%	4.13%	4.05%	4.03%	4.08%
2017	5.06%	5.29%	5.36%	5.46%	5.63%	5.82%	5.25%	5.30%	5.33%	5.41%	5.26%	5.27%	5.34%
2018	3.70%	4.10%	4.45%	4.67%	4.95%	5.32%	4.91%	5.08%	5.20%	5.47%	5.37%	5.46%	5.52%
2019	1.89%	2.24%	2.59%	2.84%	3.09%	3.54%	3.45%	3.75%	4.07%	4.41%	4.68%	4.89%	5.13%
2020	0.55%	0.73%	1.00%	1.27%	1.50%	1.75%	1.70%	1.90%	2.05%	2.31%	2.68%	3.04%	3.34%
2021													
2022													
2023													

<u>Year of Account</u> <u>Origination</u>	Feb-2022	Mar-2022	Apr-2022	May-2022	Jun-2022	Jul-2022	Aug-2022	Sep-2022	Oct-2022	Nov-2022	Dec-2022	Jan-2023	Feb-2023
Pre 2012	1.08%	1.05%	1.00%	0.97%	0.94%	0.95%	0.92%	0.95%	0.99%	0.93%	0.97%	1.04%	1.01%
2012	2.29%	2.18%	2.19%	2.08%	1.97%	1.99%	1.90%	1.88%	1.94%	1.88%	1.96%	2.06%	2.05%
2013	2.86%	2.76%	2.71%	2.59%	2.56%	2.55%	2.57%	2.54%	2.63%	2.68%	2.68%	2.76%	2.79%
2014	3.37%	3.31%	3.29%	3.20%	3.09%	3.04%	3.02%	2.98%	3.11%	3.08%	3.11%	3.32%	3.38%
2015	3.68%	3.58%	3.61%	3.45%	3.38%	3.27%	3.26%	3.26%	3.33%	3.40%	3.43%	3.61%	3.61%
2016	4.04%	4.08%	4.08%	3.96%	3.91%	3.99%	3.96%	4.04%	4.18%	4.33%	4.35%	4.52%	4.55%
2017	5.33%	5.27%	5.29%	5.08%	5.00%	4.96%	4.89%	4.90%	5.13%	5.22%	5.36%	5.51%	5.55%
2018	5.39%	5.38%	5.45%	5.35%	5.28%	5.18%	5.11%	5.11%	5.33%	5.55%	5.73%	6.02%	6.08%
2019	5.02%	5.14%	5.26%	5.06%	4.95%	4.97%	4.99%	5.06%	5.34%	5.66%	5.83%	6.19%	6.35%
2020	3.36%	3.66%	3.90%	4.08%	4.33%	4.43%	4.65%	5.05%	5.27%	5.54%	5.82%	6.13%	6.34%
2021													
2022													
2023													

Delinquencies include both Principal Receivables and Finance Charge Receivables. The 30+ day delinquency percentage for a performance period is calculated as: Total Receivables 30 days or more past due divided by the Total Receivables outstanding for all accounts originated in that same year as at the last day of the performance period.

It should be noted that delinquency percentages naturally increase due to the ring fenced amortising nature of the denominator as repayments, charge off and account closures are reflected. As Debt Sales and Subsequent Offers of Eligible Receivables accepted by Delamare Cards Receivables Trustee Ltd occur these subsequently reduce the percentages reported as the numerator and denominator are impacted respectively.

A receivable is defined as Delinquent when reporting 30 to 360 days delinquent, this may differ to other UK card issuers.

Principal Payment Rate

<u>Year of Account Origination</u>	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13
Pre 2012	91 00%	52 00%	44 71%	56 07%	48 03%	49 56%	51 32%	46 84%	54 05%
2012		19 60%	17 98%	22 81%	20 41%	21 47%	23 36%	22 08%	24 99%
2013									
2014									
2015									
2016									
2017									
2018									
2019									
2020									
2021									
2022									
2023									

<u>Year of Account Origination</u>	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Pre 2012	51 15%	43 64%	50 78%	47 19%	49 04%	49 16%	51 61%	45 77%	51 27%	50 82%	44 62%	57 14%
2012	27 25%	24 66%	29 12%	28 06%	29 27%	29 19%	31 47%	29 01%	33 84%	35 08%	32 88%	39 27%
2013			0 00%	18 23%	37 39%	18 56%	20 11%	19 51%	22 25%	22 84%	20 79%	25 38%
2014			0 00%	0 00%	0 00%	12 59%	13 14%	12 08%	13 43%	13 60%	12 41%	15 29%
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
Pre 2012	50 11%	44 11%	54 83%	48 88%	48 83%	53 38%	53 82%	50 74%	49 44%	50 68%	50 96%	54 04%
2012	35 44%	31 58%	37 23%	33 10%	33 37%	36 07%	35 65%	33 39%	32 24%	32 65%	32 62%	33 69%
2013	26 58%	25 07%	30 58%	28 63%	28 83%	31 28%	31 11%	29 50%	29 49%	29 28%	29 22%	29 74%
2014	55 02%	13 09%	16 27%	15 43%	15 40%	17 74%	18 65%	18 02%	18 93%	19 50%	19 58%	19 57%
2015		0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Pre 2012	48 18%	49 79%	51 27%	47 06%	52 73%	48 86%	48 34%	53 03%	48 78%	50 49%	48 85%	50 57%
2012	31 37%	31 65%	32 06%	29 55%	32 60%	30 61%	29 98%	32 81%	30 34%	31 24%	30 70%	31 21%
2013	28 69%	29 08%	29 02%	27 26%	29 34%	27 61%	26 48%	28 63%	26 36%	26 56%	26 06%	26 28%
2014	20 10%	20 77%	21 38%	20 70%	22 39%	21 78%	21 29%	23 45%	22 51%	22 91%	22 69%	22 80%
2015	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%
2016		0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
Pre 2012	53 09%	44 20%	52 75%	44 22%	54 56%	49 08%	51 87%	50 48%	47 15%	53 01%	49 67%	49 39%
2012	34 00%	28 05%	33 21%	28 11%	34 03%	31 22%	32 84%	31 59%	29 86%	33 27%	31 15%	31 00%
2013	28 56%	23 88%	27 53%	23 55%	28 05%	26 08%	26 92%	26 20%	24 97%	27 38%	26 77%	25 75%
2014	25 13%	21 16%	23 64%	20 19%	23 68%	22 37%	23 07%	22 41%	20 93%	22 94%	28 43%	21 80%
2015	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	25 04%
2016	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	13 02%
2017		0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	9 82%
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
Pre 2012	56 02%	46 06%	52 92%	51 29%	54 75%	49 69%	56 58%	53 20%	44 58%	56 34%	50 55%	52 68%
2012	35 73%	29 64%	33 00%	32 50%	34 66%	32 08%	36 36%	33 89%	28 27%	35 83%	32 38%	33 45%
2013	29 83%	24 81%	27 37%	27 35%	28 56%	27 04%	29 72%	28 32%	23 30%	30 16%	27 11%	27 46%
2014	25 49%	21 46%	23 19%	23 33%	24 35%	22 92%	25 39%	23 65%	19 69%	25 59%	23 12%	23 28%
2015	29 54%	24 79%	27 50%	27 41%	28 59%	26 88%	29 57%	27 67%	22 60%	29 27%	26 17%	26 52%
2016	16 34%	14 07%	15 46%	15 46%	16 56%	15 69%	17 59%	17 06%	14 73%	19 21%	17 39%	17 24%
2017	11 82%	9 91%	11 36%	11 43%	12 26%	11 93%	12 88%	12 48%	10 47%	13 64%	12 32%	12 28%
2018		0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
Pre 2012	53 07%	45 47%	51 37%	53 49%	55 18%	47 34%	58 43%	51 41%	52 93%	53 78%	49 39%	57 63%
2012	34 73%	29 93%	33 40%	34 66%	35 92%	31 81%	37 92%	32 97%	34 65%	35 03%	32 49%	37 19%
2013	28 89%	24 60%	27 90%	28 68%	29 75%	25 97%	31 31%	28 70%	27 76%	28 25%	26 12%	29 69%
2014	24 71%	20 93%	23 82%	24 40%	25 44%	22 16%	26 94%	26 11%	22 98%	23 37%	21 83%	24 56%
2015	27 84%	23 46%	26 84%	27 34%	28 10%	24 47%	30 00%	28 48%	25 20%	25 87%	23 88%	26 64%
2016	20 16%	17 41%	19 01%	19 24%	19 28%	16 92%	21 08%	19 24%	18 82%	19 39%	17 87%	19 96%
2017	14 32%	12 48%	14 19%	15 09%	16 23%	14 63%	17 06%	24 57%	14 46%	15 39%	15 19%	15 98%
2018	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	14 05%	14 45%	14 07%	14 91%
2019	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	0 00%	12 72%	12 74%	12 04%	13 59%
2020												
2021												
2022												
2023												

<u>Year of Account</u> <u>Origination</u>	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Pre 2012	54 81%	47 84%	55 37%	46 91%	42 73%	49 08%	53 55%	54 04%	53 70%	55 72%	56 91%	59 32%
2012	36 22%	32 24%	35 93%	29 96%	27 12%	31 75%	34 32%	35 27%	35 42%	36 62%	37 94%	39 18%
2013	29 22%	25 77%	29 11%	23 83%	21 69%	25 00%	27 25%	30 06%	27 54%	28 54%	29 16%	30 41%
2014	24 56%	21 50%	24 23%	19 77%	18 41%	20 84%	22 66%	23 63%	23 65%	23 92%	24 98%	25 71%
2015	27 04%	23 73%	26 27%	21 94%	20 38%	22 82%	24 57%	27 72%	25 10%	25 66%	26 44%	27 32%
2016	20 47%	18 15%	19 83%	16 46%	16 04%	17 49%	18 53%	21 31%	19 88%	20 25%	20 87%	21 52%
2017	16 40%	14 33%	15 60%	13 42%	15 57%	14 24%	14 79%	17 74%	15 69%	15 97%	16 61%	17 02%
2018	15 69%	14 06%	15 02%	13 42%	16 79%	15 80%	16 82%	22 04%	18 11%	18 25%	19 10%	19 26%
2019	14 44%	13 31%	14 68%	13 37%	21 12%	14 26%	15 09%	27 73%	16 21%	17 11%	17 91%	19 04%
2020		0 00%	0 00%	0 00%	0 00%	11 24%	12 01%	42 57%	12 38%	13 06%	13 51%	14 49%
2021												
2022												
2023												

<u>Year of Account</u> <u>Origination</u>	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Pre 2012	52 18%	47 11%	62 43%	56 23%	61 21%	60 49%	62 27%	65 07%	62 03%	60 75%	66 25%	65 47%
2012	35 58%	32 43%	41 40%	37 87%	41 74%	41 55%	43 17%	45 37%	43 50%	42 66%	46 16%	45 15%
2013	27 42%	24 77%	32 75%	29 76%	32 71%	32 75%	33 94%	35 52%	34 33%	33 85%	36 50%	36 15%
2014	23 31%	21 20%	27 55%	25 42%	27 90%	28 05%	28 78%	30 60%	29 38%	28 99%	31 16%	30 70%
2015	24 91%	22 31%	29 42%	27 02%	29 22%	29 67%	30 33%	32 07%	31 00%	30 50%	32 67%	32 11%
2016	19 60%	18 09%	23 50%	21 50%	23 34%	23 44%	23 82%	25 30%	24 48%	24 05%	26 04%	25 41%
2017	16 19%	15 04%	19 07%	17 27%	18 56%	18 60%	18 92%	20 16%	19 64%	19 15%	20 37%	19 79%
2018	18 72%	17 90%	22 33%	20 32%	21 84%	21 98%	22 86%	24 29%	23 38%	22 71%	24 07%	23 06%
2019	18 08%	18 18%	24 19%	21 94%	23 82%	23 85%	24 14%	26 41%	26 39%	26 91%	29 82%	27 65%
2020	13 91%	13 49%	17 83%	17 02%	18 35%	18 53%	19 32%	20 75%	20 17%	20 39%	23 97%	24 84%
2021												
2022												
2023												

<u>Year of Account</u> <u>Origination</u>	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22
Pre 2012	63 36%	56 00%	68 33%	61 07%	70 80%	64 20%	63 21%	70 40%	64 05%	66 56%	64 28%	64 93%
2012	44 38%	39 13%	47 21%	42 84%	49 79%	45 71%	45 06%	49 45%	45 21%	46 52%	45 61%	45 99%
2013	35 23%	31 22%	37 93%	34 12%	39 74%	36 54%	36 28%	39 60%	36 38%	36 83%	36 17%	36 56%
2014	30 21%	26 66%	32 69%	29 45%	34 35%	31 28%	30 93%	33 95%	31 27%	31 87%	31 29%	31 43%
2015	31 28%	27 67%	34 00%	30 49%	35 06%	32 45%	32 06%	35 46%	32 29%	32 93%	32 21%	32 46%
2016	25 29%	22 51%	27 37%	24 46%	28 57%	26 15%	25 97%	28 15%	25 97%	26 42%	25 88%	25 73%
2017	19 95%	17 85%	21 45%	19 38%	22 27%	20 37%	20 14%	22 17%	20 23%	20 38%	19 99%	19 96%
2018	22 96%	20 41%	24 95%	22 13%	25 49%	23 38%	22 78%	25 36%	22 77%	23 36%	22 95%	22 58%
2019	27 16%	23 90%	29 55%	26 43%	29 85%	27 32%	26 51%	28 97%	26 38%	26 77%	26 50%	25 95%
2020	24 68%	20 61%	25 27%	22 62%	29 21%	27 71%	27 82%	30 30%	27 27%	27 04%	26 28%	25 35%
2021												
2022												
2023												

<u>Year of Account</u> <u>Origination</u>	Jan-23	Feb-23
Pre 2012	69 30%	58 93%
2012	49 33%	42 31%
2013	39 33%	33 41%
2014	34 10%	28 72%
2015	34 76%	29 67%
2016	27 99%	23 94%
2017	21 70%	18 67%
2018	24 82%	21 13%
2019	28 42%	24 17%
2020	28 77%	23 95%
2021		
2022		
2023		

Closing Total Receivables

<u>Year of Account Origination</u>	Apr-13	May-13	Jun-13	Jul-13	Aug-13	Sep-13	Oct-13	Nov-13	Dec-13			
Pre-2012	2,069,012,477 05	2,048,464,099 27	2,099,487,235 31	2,051,286,988 72	2,090,047,547 98	2,104,033,004 31	2,067,720,353 82	2,143,659,967 62	2,182,942,277 11			
2012	556,298,700 30	537,777,711 31	521,655,187 42	494,360,483 91	474,374,945 52	453,344,271 89	427,317,792 54	411,917,711 92	398,305,856 61			
2013												
2014												
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												
<u>Year of Account Origination</u>	Jan-14	Feb-14	Mar-14	Apr-14	May-14	Jun-14	Jul-14	Aug-14	Sep-14	Oct-14	Nov-14	Dec-14
Pre-2012	2,049,845,645 81	2,042,733,561 44	2,017,254,609 26	2,061,124,974 21	2,048,497,087 68	2,065,725,610 70	2,035,695,098 37	2,058,346,708 71	2,028,671,562 98	2,000,909,442 54	2,071,093,332 04	2,089,834,214 82
2012	363,912,261 86	340,145,860 06	314,094,618 86	296,730,179 26	282,269,033 23	273,339,679 72	263,471,741 27	256,429,917 24	242,835,197 81	229,528,649 83	223,892,017 85	221,862,740 02
2013			336,444,373 53	317,409,606 73	635,168,382 13	603,264,569 43	568,451,367 59	536,499,774 65	500,473,949 00	465,540,703 71	444,381,256 12	423,954,003 52
2014					146,566,045 74	148,232,149 28	147,765,725 57	146,609,446 21	144,139,926 06	140,782,939 33	138,212,616 19	135,048,848 10
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-15	Feb-15	Mar-15	Apr-15	May-15	Jun-15	Jul-15	Aug-15	Sep-15	Oct-15	Nov-15	Dec-15
Pre-2012	1,976,888,807 61	1,977,002,009 23	1,924,416,463 43	1,955,466,982 09	1,959,037,128 92	1,974,812,884 47	1,941,518,150 46	1,971,255,789 43	1,960,594,990 56	1,923,379,446 68	2,001,448,215 41	2,001,100,054 34
2012	211,451,927 41	208,820,758 30	204,194,892 68	203,188,862 53	206,017,894 69	209,284,295 90	207,858,383 16	213,602,383 04	214,340,564 61	212,917,943 94	218,502,974 17	219,038,535 32
2013	386,585,740 61	357,114,385 80	328,608,821 72	306,972,816 38	294,265,964 92	284,120,876 93	274,606,949 07	275,301,132 82	271,251,111 61	266,391,748 32	269,714,702 60	269,960,676 48
2014	520,265,278 87	509,111,415 87	493,694,382 24	478,028,744 25	463,993,464 20	445,195,180 51	424,040,406 06	409,962,543 99	393,457,506 46	372,937,839 70	358,711,082 41	346,409,921 20
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-16	Feb-16	Mar-16	Apr-16	May-16	Jun-16	Jul-16	Aug-16	Sep-16	Oct-16	Nov-16	Dec-16
Pre-2012	1,907,923,082 76	1,887,294,859 36	1,881,319,887 38	1,901,683,606 79	1,903,597,054 41	1,917,407,385 96	1,901,151,990 65	1,906,541,707 72	1,896,973,388 58	1,900,760,530 99	1,979,061,347 44	1,984,909,829 59
2012	213,809,593 91	213,361,492 42	213,625,392 43	213,942,964 97	214,301,191 20	215,395,185 44	214,330,672 88	215,968,399 74	214,800,733 36	214,219,892 87	217,049,525 10	217,474,255 61
2013	263,140,596 37	260,426,480 88	259,800,037 52	257,389,732 84	259,082,120 40	261,404,157 41	261,163,838 32	265,125,863 83	264,817,506 51	267,049,648 57	271,252,893 55	271,693,731 37
2014	327,212,781 91	310,138,672 19	295,432,828 71	283,246,660 08	272,911,378 70	263,340,308 55	253,991,531 42	248,146,918 03	241,368,117 93	236,938,223 06	235,648,206 74	231,985,233 09
2015												
2016												
2017												
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-17	Feb-17	Mar-17	Apr-17	May-17	Jun-17	Jul-17	Aug-17	Sep-17	Oct-17	Nov-17	Dec-17
Pre-2012	1,872,488,232 63	1,872,529,609 55	1,825,974,780 45	1,894,739,695 43	1,865,465,509 77	1,865,185,833 29	1,857,717,716 98	1,857,621,096 44	1,859,227,693 22	1,842,475,287 99	1,942,673,315 12	1,956,310,487 35
2012	210,681,520 46	209,077,805 10	204,593,231 39	206,898,695 70	204,857,487 66	202,428,663 03	200,739,163 29	201,058,037 66	199,705,584 89	198,360,540 11	202,707,691 71	203,489,623 97
2013	267,936,344 65	266,734,560 66	263,171,561 45	265,233,560 59	263,957,287 65	261,297,404 55	260,978,538 99	261,064,422 98	259,520,220 05	258,593,203 55	267,534,934 88	268,529,424 48
2014	227,096,753 57	223,596,456 89	220,400,287 85	220,719,980 06	219,273,104 07	216,180,089 50	215,259,430 82	215,647,193 76	215,279,497 88	214,219,856 61	269,750,649 74	271,105,818 46
2015											172,997,718 54	170,761,162 02
2016											465,133,739 93	452,943,804 12
2017											365,072,838 31	365,276,714 09
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
Pre-2012	1,862,746,090 89	1,881,421,542 92	1,851,948,402 91	1,915,120,986 27	1,911,177,950 72	1,934,615,722 20	1,897,878,926 56	1,894,799,926 67	1,936,846,440 78	1,897,762,246 70	1,971,650,482 52	1,962,303,329 55
2012	196,846,558 67	196,289,904 70	193,601,308 78	195,738,003 50	196,450,482 85	196,635,130 14	194,283,068 57	193,619,413 87	196,135,275 14	193,214,996 77	197,539,517 10	197,075,004 56
2013	261,595,999 11	260,361,137 46	257,348,798 21	257,730,190 00	259,627,448 36	258,606,002 18	257,193,280 62	255,134,707 70	257,968,004 11	253,677,552 27	257,152,611 30	257,309,610 10
2014	266,585,049 41	265,435,587 23	263,656,487 37	263,686,405 48	265,379,370 17	265,222,984 57	263,680,730 77	262,062,236 75	264,251,055 47	259,836,738 11	262,352,097 26	261,889,730 74
2015	165,370,522 06	163,377,808 42	160,264,270 01	159,311,974 13	158,770,825 67	157,999,935 85	157,026,668 58	156,391,350 90	158,421,378 93	156,004,164 87	158,238,708 79	158,103,167 57
2016	431,441,469 37	414,717,998 25	397,824,766 27	383,619,627 60	369,881,942 49	357,775,432 49	343,799,543 75	331,421,591 45	323,976,638 60	308,978,106 13	302,022,183 96	294,507,293 04
2017	361,250,265 11	359,731,933 75	354,600,036 28	350,239,857 57	344,731,241 42	337,772,624 24	330,907,629 15	322,834,407 54	318,622,800 58	309,094,179 75	303,923,554 11	298,104,134 35
2018												
2019												
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-19	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
Pre-2012	1,855,979,295 07	1,857,475,521 06	1,817,649,021 35	1,897,769,580 31	1,862,556,033 74	1,888,946,513 75	1,855,878,017 79	1,880,584,114 78	1,868,170,858 44	1,828,712,274 71	1,877,255,343 91	1,895,685,214 75
2012	189,061,231 14	187,060,207 09	183,322,784 64	186,851,236 86	185,293,239 10	185,035,216 12	183,794,322 83	184,522,631 65	182,930,867 66	180,154,824 03	181,409,494 61	183,164,270 02
2013	248,641,706 41	246,410,250 91	240,924,251 57	244,109,344 06	241,267,336 39	241,508,128 85	239,555,250 73	258,459,187 34	257,192,938 34	253,449,486 02	253,236,695 98	254,072,441 01
2014	253,446,005 38	250,803,224 98	244,817,482 57	246,866,419 14	243,769,849 70	244,082,425 68	241,022,600 13	283,008,704 88	280,416,503 88	276,211,218 65	275,246,036 70	276,000,093 51
2015	153,511,339 05	152,620,737 75	149,707,954 85	151,055,747 36	149,604,378 50	150,002,261 44	148,421,733 12	172,239,552 64	171,832,495 04	169,601,320 50	169,598,572 91	170,527,086 88
2016	277,244,211 78	265,977,880 27	255,411,887 37	250,576,164 72	245,863,431 40	243,829,094 99	238,581,090 84	247,735,832 58	244,124,139 32	239,219,750 62	236,293,460 30	233,950,568 62
2017	285,608,984 58	277,215,676 74	266,908,744 81	259,032,496 64	248,111,396 89	239,581,603 31	230,754,365 28	400,968,726 48	392,236,443 11	379,623,585 71	366,681,067 80	357,270,192 23
2018								298,773,874 33	290,713,502 52	281,079,745 06	272,641,501 49	266,601,963 15
2019								121,535,309 17	122,047,027 26	121,003,945 84	120,371,230 05	119,494,444 19
2020												
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20
Pre-2012	1,792,121,059 68	1,777,450,893 39	1,626,989,424 87	1,378,957,351 44	1,368,900,582 49	1,451,452,231 48	1,520,461,516 17	1,573,657,529 72	1,560,080,192 17	1,516,369,469 68	1,536,871,051 23	1,509,240,639 58
2012	175,144,593 53	172,050,717 38	163,494,753 80	148,289,919 60	144,920,510 88	147,257,675 34	150,379,844 00	151,530,440 42	149,163,438 03	145,543,526 02	146,271,803 19	144,411,190 27
2013	244,849,886 18	241,110,465 74	230,198,314 29	213,050,823 43	208,266,404 00	208,376,800 39	210,092,263 86	231,150,719 71	227,537,566 50	222,105,488 56	222,282,226 28	219,696,484 21
2014	264,779,561 46	260,268,036 61	249,827,086 05	233,615,520 74	229,323,284 69	227,699,817 82	227,516,465 60	231,013,364 90	227,247,325 52	222,428,919 63	221,091,944 54	217,888,190 99
2015	163,729,536 79	160,672,251 80	154,749,994 19	143,926,571 45	145,170,029 78	144,516,968 64	144,326,708 95	161,419,447 03	158,758,450 49	154,995,365 77	154,190,665 52	152,181,812 51
2016	225,005,649 82	220,269,957 50	213,123,071 88	201,368,083 02	205,998,472 68	203,292,475 80	201,500,147 66	220,756,934 55	216,412,799 03	211,176,125 90	209,206,720 27	206,604,509 59
2017	341,116,658 51	331,349,727 05	318,953,270 95	301,287,023 47	342,664,642 52	333,758,630 09	323,770,733 54	365,552,843 45	358,449,463 98	349,460,861 39	343,906,923 44	337,214,687 57
2018	255,740,605 59	246,902,368 84	236,357,295 66	221,347,466 97	264,971,538 50	252,828,742 51	238,343,893 82	292,510,680 00	280,348,938 78	268,792,704 22	260,227,196 91	251,435,306 54
2019	115,996,988 25	112,979,073 42	108,002,875 42	100,953,333 47	165,089,150 22	160,125,042 09	155,953,627 52	266,951,761 18	258,582,531 15	247,869,289 34	240,088,308 05	229,766,939 57
2020					29,016,168 44	28,943,679 01	29,109,211 03	98,210,368 59	97,673,929 75	96,226,303 65	95,467,701 03	93,448,760 66
2021												
2022												
2023												

<u>Year of Account Origination</u>	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Pre-2012	1,319,200,618 12	1,332,043,973 39	1,345,426,196 86	1,417,461,717 87	1,463,531,876 69	1,508,752,970 42	1,500,136,739 26	1,526,542,555 87	1,539,610,588 45	1,528,259,979 53	1,605,347,314 17	1,548,189,429 11
2012	131,670,732 22	129,770,703 50	129,500,237 47	132,322,930 99	134,027,932 16	136,599,120 47	135,815,846 59	137,451,083 34	138,011,491 99	137,566,672 33	142,521,205 41	140,686,217 82
2013	204,346,967 85	201,978,979 93	198,927,717 69	200,628,092 05	202,281,121 15	204,829,852 73	203,832,033 05	206,185,487 83	205,837,831 50	203,784,891 58	209,697,740 87	206,867,082 22
2014	204,264,299 16	201,642,505 00	198,556,536 17	198,493,257 08	198,854,950 58	200,853,744 98	199,237,974 55	200,358,577 06	200,762,858 45	199,637,941 74	204,068,601 43	201,601,666 95
2015	142,004,798 68	140,693,616 06	137,853,367 40	138,248,964 13	138,938,277 68	140,310,422 04	139,098,704 02	140,081,894 39	140,289,876 87	139,357,729 96	142,403,638 38	140,986,612 79
2016	195,352,446 37	192,326,560 75	188,146,599 16	187,062,357 50	186,670,693 01	187,498,192 24	185,829,413 06	186,613,197 78	186,961,043 33	185,660,101 66	188,169,039 05	186,325,346 07
2017	318,694,449 86	311,499,452 14	303,184,297 79	300,188,131 42	298,634,972 92	299,549,567 70	296,564,900 62	296,924,550 34	296,139,430 07	294,263,667 27	297,604,605 12	296,478,692 47
2018	233,524,785 88	222,996,784 85	213,001,008 41	208,018,699 23	205,023,919 27	203,637,710 14	199,647,132 73	197,412,959 13	196,470,443 45	194,480,520 46	196,543,506 07	195,075,404 23
2019	213,052,275 03	200,879,213 96	185,987,548 01	177,338,107 32	170,202,904 82	165,148,750 20	159,637,292 81	154,351,664 28	148,943,647 85	141,499,993 74	136,862,402 33	132,263,385 69
2020	88,902,030 74	85,582,815 08	81,494,488 69	78,245,964 16	75,475,817 10	73,252,222 86	70,782,977 95	68,485,228 10	66,704,279 86	64,207,488 71	61,421,375 37	57,011,149 10
2021												
2022												
2023												

<u>Year of Account Origination</u>	<u>Jan-22</u>	<u>Feb-22</u>	<u>Mar-22</u>	<u>Apr-22</u>	<u>May-22</u>	<u>Jun-22</u>	<u>Jul-22</u>	<u>Aug-22</u>	<u>Sep-22</u>	<u>Oct-22</u>	<u>Nov-22</u>	<u>Dec-22</u>
Pre-2012	1,460,394,137 88	1,503,606,068 59	1,490,359,221 83	1,550,982,879 08	1,543,645,673 16	1,568,938,775 22	1,567,329,345 15	1,561,218,342 48	1,530,997,184 06	1,502,778,489 39	1,591,844,362 48	1,567,051,652 76
2012	134,656,507 56	135,652,815 86	134,936,682 59	138,135,407 35	138,419,198 86	140,130,778 45	140,167,675 32	140,329,018 44	138,232,961 89	135,250,182 63	139,411,322 51	138,404,988 54
2013	200,924,606 27	202,010,338 18	200,353,736 12	203,327,792 94	203,468,876 60	205,136,523 00	204,972,732 83	205,632,780 68	202,818,653 79	198,826,964 57	202,724,643 79	200,573,201 91
2014	196,192,677 98	196,844,505 47	194,989,144 97	196,940,159 51	196,928,677 61	198,785,960 95	198,940,764 90	199,409,795 96	197,179,831 36	192,874,855 23	195,528,590 01	193,788,647 15
2015	137,662,934 69	138,691,396 62	137,386,100 56	138,875,744 79	139,730,496 06	140,780,560 23	141,288,224 01	141,296,441 09	139,578,013 19	136,890,026 43	139,281,256 04	138,195,953 01
2016	181,701,024 39	181,721,977 70	179,411,265 59	180,566,741 39	180,009,646 16	181,160,003 36	181,399,218 71	182,015,592 06	180,190,126 64	176,135,670 56	177,766,069 75	176,181,501 39
2017	291,037,564 43	289,467,696 60	286,467,486 25	287,215,899 09	287,795,313 95	289,517,621 90	290,451,553 61	291,093,840 54	289,975,635 79	284,232,828 00	284,592,722 07	281,881,459 51
2018	191,362,643 98	190,680,945 11	188,373,143 09	189,436,668 69	189,578,136 18	191,197,770 93	192,740,011 70	192,500,676 60	191,845,629 81	187,317,756 94	187,758,696 91	186,582,576 83
2019	127,182,470 69	125,916,040 71	123,030,020 29	122,581,926 57	122,314,119 02	122,960,261 52	122,931,641 39	123,221,183 02	121,939,951 58	118,569,128 19	119,042,669 23	117,715,142 05
2020	52,935,231 61	51,138,913 20	49,001,122 34	47,888,307 10	45,351,297 13	43,773,065 76	42,413,021 12	41,330,167 65	40,371,683 85	38,948,085 10	38,945,751 60	38,604,760 45
2021												
2022												
2023												

<u>Year of Account Origination</u>	<u>Jan-23</u>	<u>Feb-23</u>
Pre-2012	1,465,622,465 31	1,503,407,209 28
2012	132,101,825 50	132,716,036 23
2013	193,902,222 66	193,862,178 93
2014	187,196,804 43	186,902,571 72
2015	134,081,929 65	134,131,688 17
2016	171,497,073 82	170,491,768 89
2017	275,640,337 73	273,015,137 08
2018	181,364,736 10	179,587,675 40
2019	114,737,950 40	113,964,211 47
2020	37,351,908 52	37,094,236 50
2021		
2022		
2023		